LAND TITLES.

Letter from George H. Clarke, Esq.

To the Editor of The Chicago Tribune:

SIR: Among all the articles lately written for the papers in regard to the restoration of the evidences of titles to realty in the County of Cook, not one seems to meet the present and immediate wants of this community.

There are three things that seem to be almost self-evident, viz.:

1. The records of title of Cook County should be speedily restored, to facilitate the transfer of real estate, and the obtaining of loans for rebuilding.

2. This can only be done by Legislative enactment.

3. The whole County of Cook should not be put into chancery by any such law as has been proposed.

There appears to me to be a very speedy and simple way to compass this whole matter of the restoration of the lost records; and that is by a general law, which shall not only meet the present emergency, but which will be equally applicable in all future cases when the records of any county in this State may be destroyed.

At the risk of being considered egotistic, I will, by your kind permission, through the medium of your paper, give the public my views on that subject, inasmuch as I have been requested so to do by several legal gentlemen, to whom I have presented them, and who have strongly endorsed the same.

The plan proposed is this: Let the Legislature, during its first acts, pass a general law, carefully worded by some of our best legal minds, to embody something like the following, viz.:

1. Where it shall be shown to the Governor of the State of Illinois, by the sworn testimony of five or more freeholders in said State, that the records of titles to realty in any county in said State have been destroyed by fire or other means of destruction, the said Governor shall immediately appoint a commission, composed of three or more disinterested freeholders in said State, one of them to be a Judge of a Circuit Court in said State, not of the Circuit in which said county having so lost its records is situate; which said commission shall proceed at once, with all possible despatch, to replace said records so lost or destroyed. And, in so doing, they shall first proceed to ascertain whether there has been copy or abstract of said destroyed records made and preserved by any person or persons, and whether said abstracts of title have been considered by the community substantially correct, and of such nature and character that the realty in said county has been uniformly transferred from person to person upon the evidence of title contained in said abstracts. And, to that end, they shall take the sworn testimony of at least one hundred freeholders in said county. And, if it shall appear to said Commissioners, from said testimony, that there are such abstracts of title in existence, of the nature and character hereinbefore specified, said abstracts of title, or such portions of the same as shall be deemed necessary, in the opinion of said Commissioners, to fully restore, as far as may be, a substantial copy of said lost records, may be purchased by said county; and title same shall, then and thereafter, be held and deemed in law as the original records of said county, to the time to which they are completed or brought down, and shall thereafter be received and taken in all courts of record in law and equity, to be evidence of title, to the same extent, and in the same way and manner, that the original records of said county, from which said abstracts were made, would or could have been received and taken, had such original records been destroyed, and to no further extent, and in no other way.

2. And, in case said abstracts of title were not found by said Commissioners to be a complete abstract of the said destroyed records down to the time of the destruction of the same, then, and in that case, it shall and may be lawful, and it shall be the duty of said Commissioners to take other and the best evidence obtainable to supply the deficiency of said original records not available by means of said abstracts of title. And, upon completion of the said work of the said Commissioners, they shall make out in writing a full and complete report of their action had in the premises, and shall transmit the same to the Governor of said State, who shall cause the same to be preserved in the archives of said State; whereupon the said Governor shall cause a written notice to be served upon the Recorder of said county having so lost its records, of the action of said Commissioners in the premises. And thenceforth said Recorder, and his successors in office, shall accept and regard the said abstracts, so taken and approved by said Commissioners, and so purchased by the said county, together with the evidence so taken by said Commissioners, to complete the said destroyed records, as the full and legal records of said county of all the realty therein situate, down to the time of the said destruction of the said original records.

It seems to me that a law embodying the substance of the above, carefully prepared by a competent person, is all we need, in addition to what we already have, to place every real estate-holder in this county back, in the same position, so far as our records are concerned, in which he was placed before our county records were destroyed.

By some such means can be used to verify and establish titles to realty which were in use before the fire.

Let Mr. Editor, for the sake of afflicted humanity, prayson't let any act of men drag it all into chancery. Let those go there who wish to, but let it be voluntary on the part of each individual. Such a calamity as this as putting the whole county into chancery would, I fear, prove more severe on this people than has been the great fire itself, with all of its untold horrors.

The importance of this subject is so great, that all minds are so intimately concerned in the proper disposition of the question, that I would suggest that a meeting of property-holders be called on at early day, to take the above matter into consideration, and to appoint a committee of prominent real estate-holders—old and influential citizens—to proceed to Springfield, and urge upon our Legislature to speedily enact some law, similar to the above, to relieve us from the sad dilemma in which we now find our real estate interests placed. Respectfully submitted.

GEORGE R. CLARKE,
of Clarke, Layton & Co.

CHICAGO, Nov. 8.

Letter from Hiram Barber, Jr., Esq.

To the Editor of The Chicago Tribune:

SIR: As you seem disposed to allow the subject of real estate titles to be thoroughly ventilated in your paper, I beg leave to present the following outlines of a plan which will, I think, afford speedy and substantial relief in many cases:

1. Allow a party interested in real estate (owner, creditor, or otherwise), the record evidence of whose title or interest has been destroyed by fire, to have an abstract or claim of title recorded, and declare such record prima facie evidence of title as far as shown by the same.

2. Require such party to make application, by petition or writing, to one of the courts of record of the County of Cook, for the recording of abstract or chain of title; notice to be given in general terms, "To whom it may concern," of such intended application, by publication at least thirty days, stating time and place of application.

3. Allow all parties interested to appear and make objections in writing.

4. Let any Judge of said courts hear such application and objections (if any), and dispose of the same in a summary way; and, if to be satisfied that the abstract of title is one made before the fire, in good faith, by responsible abstractors, from the original records, or prepared since the fire by such parties from data compiled from original records, and as perfect as can be obtained, and that the applicant is the owner or bona fide claimant of the premises, then order such abstract or claim of title to be recorded by the Recorder of Cook County.

5. Let the order of such Judge be made in open court, and be final—leaving parties who desire to litigate or impeach the title shown by the record of abstract or claim of title to proceed by original bill.

6. Provide that, after the lapse of sixty days from the recording of such abstract or chain of title, any party purchasing or taking an incumbrance on the property in good faith, without notice of any other title than that shown by the record of such abstract or chain of title, shall be deemed an innocent purchaser, and protected to the extent of the title shown by the same (except, of course, incumbrance properly shown of record, as judgments, &c.)

7. In order to protect parties having judgments, the record of which has been destroyed by fire, provide for the restoration of the same in the manner pointed out in Section 15 of Judge Gary's bill.

8. In order to avoid duplicating abstracts upon the record, permit parties claiming title through a common source, to join in an application for recording a common abstract down to the common source for whole blocks, large tracts if necessary, &c.

9. Prohibit the recording of all other abstracts, or manufactured documents.

In any legislation upon this subject, it is proper to remember that our courts of chancery are already armed with full and complete powers for perfecting any title by proceedings by original bill—and that, in the absence of any legislation whatever, we could still protect ourselves, in the most unbridled manner, by a resort to our courts. The delay would be great, however. It is to our title which we have lost, through the stupidity and criminal carelessness of our public functionaries, it is only his recorded evidence of the same; and what we now want is to restore as nearly as possible, in some cheap and inexpensive way, that which we have lost. In buying and selling, heretofore, we have acted with perfect confidence in the correctness and reliability of our abstracts. I have the good fortune to own a small lot in the South Division. My title was undoubted before the fire. The record-evidence of that title is now all I have to abstract. All I ask in the line of remedial legislation is a law authorizing me to record my abstract, declaring it to record prima facie evidence of title as far as shown.

My abstract has always been received and acted upon as such heretofore. I am persuaded that this is also the case with thousands.

It is not true that abstracts, or the books of the abstract-men, are now evidence, either prima facie or of any other grade. As a matter of law, they amount to nothing, except as supported by the testimony of living witnesses—the men who prepared them—and their name is legion.

It may be objected that, by this method, we are perpetuating clouds and defects in titles. There are, at least, ten thousand people in this city and county, who can show a clean title, or chain of titles, in this manner. Are they to be denied speedy and effectual relief, because, here and there, a man is haunted with the nightmare of a shaky or dubious title? Nor is this all. We have a statute of limitations, making seven years' possession, under color of title and payment of taxes, evidence of title. A very large amount of property was held in security under this statute in this city and county before the fire. Many such titles had been purchased in good faith, and the lands were in the possession of such purchasers. To such parties it is of the utmost importance to have record evidence of the original color-able title.

It may also be said that, by this plan, we will enable the abstract-men to dictate to us in the way of charges. Not so. It imposes no obligation on the State or county to purchase any books or compilations. It requires no commission; it has no steal in it. Moreover, there are undoubtedly a large number of original abstracts still in existence, which would be available. And, in any event, it leaves every man to deal with the abstractors in regard to his own title, and if they are unreasonable, he can file his bill in chancery, and proceed to settle his title by decree. The past history, however, of the several gentlemen engaged in the abstract business is an ample guarantee that they will be always ready to serve the public at a fair rate of compensation. No opportunity for intermeddling will be given to mischievous speculators in the misfortunes of the public. These abstracts are to be recorded only upon the order of a court. The Judge is to be satisfied that the abstract or chain of title is made in *good faith*, is full and fair, and as perfect as can be obtained; and that the applicant is the owner of the real estate, or a *bona fide* claimant of some right or interest therein.

Yours truly,
HIRAM BARBER, JR.

CHICAGO, Nov. 9.

Still Another View.

To the Editor of The Chicago Tribune:

SIR: Several letters have been published in THE TRIBUNE from eminent legal gentlemen of Chicago, urging that the only sure and safe means of perfecting our titles is by a decree from a court, by a process like that suggested by Judge Gary's bill, or some modification of it. Do not the writers too lightly consider what must be regarded as an insuperable objection, viz., the *delay* occasioned by such intricate and expensive adjudication. All must admit that delay in building, leasing, selling, and raising money on property is suicidal to our interests; and human ingenuity can devise no surer method to fritter away golden opportunities, and dim the glory of the future Chicago. Our energies for the next five years should be devoted to the rebuilding of the city, and not in bringing suits, hunting proofs of title, and involving every lot and tract of land in Cook County in the almost interminable mazes of chancery proceeding.

Suppose that the mode of procedure should be made as simple and concise as possible, and that all land-owners should be compelled to file bills or petitions to perfect their title. In most cases the original conveyances have been lost or consumed, and it is impossible for the owner to prove by parol testimony a complete chain of title, generally not more than one link being forged—the deed which they themselves received.

They are obliged, then, to have recourse to the abstract books to procure abstracts of title to all their lots and lands, and present them to the court as the only evidence of a chain of title that they can produce, and on which all their claim depends. This, then, would involve the making of tens of thousands of abstracts; and it is needless to say that, for the scores of thousands of lots and tracts in Cook County, it would be a work of years, even with extraordinary energy, and all possible facilities.

The work, then, of procuring the *evidences* of title requiring years, we can imagine what length of time would be required by the courts to examine them with other available evidence, and from them render decrees. If all other business in the courts were set aside, and all its energies concentrated in this task, it must still be a work of years. What, then, is the prospect when to it is superadded the ever-accumulating pressure of ordinary business is added the reinstatement, or commencement of the thousands of old causes which crowded the old dockets before the fire; the future would be dark and uncertain, indeed, for, during the weary years, "Hope deferred would make the heart sick," and the unfortunate owner, oscillating between the court-room and the Collector's office, would soon find his energies paralyzed and his enterprise extinguished.

But how can this delay be avoided; for surely it is necessary to do something in this matter, and that at once? Pardon a few words on this subject:

The original evidences of title are swept away, but we have a substitute in the abstract-books saved from the fire. Those now are the best and only evidence of title we have, and upon them rests every valid claim of ownership. They are substantially *the records*, and stand in place of the original. There is not a man but will be fully satisfied in their general correctness and reliability. Of course there are errors, for these are inseparable from human affairs; but they are extremely rare, and they can be remedied by a comparison with other sets of books. Before the fire, nearly all property was bought and sold on the evidence of these abstracts, without reference to the public records; and what we did then from choice and custom, we surely can do now from necessity.

Suppose that one or all these sets of abstract books were obtained by the county, and, after a competent examination, were, by necessary legislation, declared to constitute evidence of title; that a time should be set within which claims adverse to those shown by the records could be set up, and ample provision made for the production of other evidence in such cases; that, at the expiration of such time, such adverse claims shall be barred, except as against persons laboring under disabilities and in cases of fraud, and to those the usual time should be extended,—would not the titles be confirmed in the owners, at the expiration of that time, as substantially as if by a decree, and saving all the expense and delay? Give claimants the utmost facilities for prosecuting their demands, but oblige them to strike the blow for their rights, and that without delay. With the great mass of property there would be litigation, and the perplexing problem would work its own solution. We have more reason to fear too much legislation on this matter than too little.

There is another phase of this subject, and that is the influence of public sentiment on this subject. Business is exact, suspicious, and imperious; but, after all, is compelled to acknowledge that the potent influence of this mighty power; and public sentiment will endorse the easiest and most expeditious method of settling this important question. Years ago men looked suspiciously on abstracts of title, and preferred, before purchasing, to look up the original records themselves; but soon millions of dollars were staked on the accuracy of these abstracts, and their general reliability was not questioned.

So soon would it be with us again; the business world will resume its former channels, and, perhaps, soon we may be congratulating ourselves that, among the benefits conferred by the fire, was the sudden disappearance of a legion of irregularities, technicalities, clerical errors, and bugbears, that caused the honest land-owner continual alarm and apprehension. D.

WANTED.

WANTED.

All persons who have lost their Sewing Machines, of whatever make, by the late fire, to call at the office of the HOME SHUTTLE SEWING MACHINE COMPANY, No. 247 West Madison-st., in basement, and examine the SIMPLEST, CHEAPEST, and best Lock Stitch Machine in the world. Price, $37.

We will give all sufferers by the fire who buy machines of us a discount of TWENTY-FIVE per cent from our regular prices. Every machine warranted.

JOHNSON, CLARK & CO.,
General Agents.

OCEAN NAVIGATION.

INMAN LINE,

OCEAN STEAMSHIPS.

Carrying the Mails between Europe and America. Steam twice a week between New York and Liverpool, Queenstown, Londonderry, Glasgow, and Scandinavian, German, and other European Ports.

Through Tickets issued to all the principal cities in the United States and Europe.

Sight Drafts for $1 and upward on Great Britain, Ireland, and the Continent. Apply at

F. C. GUNNISON,
Agent,
29 West Kinzie-st., Chicago.

INSURANCE.

CONTINENTAL
INSURANCE COMP'Y
OF NEW YORK.

The following correspondence explains itself:

OFFICE OF CONTINENTAL INSURANCE COMPANY,
NO. 302 BROADWAY, NEW YORK,
October 25, 1871.

Hon. GEO. W. MILLER, Superintendent Insurance Department, State of New York:

Dear Sir: The failure of many Insurance Companies by the Chicago fire, after assurances had been given that they were able to pay all demands, and to pursue their business, has justified an apprehension in the public mind, and, perhaps, in your own, which it is important should be allayed.

We, therefore, so far as this Company is concerned, request you, at your earliest convenience, to investigate its affairs, and to ascertain its position and ability to fulfil existing obligations, and all that may arise in the ordinary course of its business.

We wish, also, to call your attention to our increase of capital, already largely over-subscribed, and desire to know when we can close the subscription books, and call in the money, under your construction of the statute.

Your prompt attention will be regarded as a favor.

Very respectfully,
GEO. T. HOPE,
President.

Insurance Department, State of New York.

ALBANY, Nov. 2, 1871.

At the request of the Continental Insurance Company of the City of New York, I have taken the earliest opportunity, since the adjournment of the National Convention of Insurance Commissioners to investigate the affairs of the Company, and I find its condition to be as follows:

Its assets, amounting to $2,847,307.54, are judiciously and safely invested.

Its capital of five hundred thousand dollars is unimpaired, and it has a surplus of net assets largely in excess of the amount required to reinsure its outstanding risks, after providing for all other liabilities, including Chicago losses.

Its losses sustained at Chicago are in course of rapid adjustment, and leave the Company with abundant ability to afford indemnity to its customers, and to respond promptly to all customary claims.

The subscriptions to its voluntary addition of five hundred thousand dollars to its capital are much greater than double the amount to which stockholders are entitled, and the subscription books must yet remain open until the 20th inst., at which time the subscriptions may be made payable.

(Signed) GEO. W. MILLER,
Superintendent.

LOCAL OFFICE,

393 WABASH-AV.

Office of Western Department,

12 Eldridge-court.

Solid Fire Insurance.

IMPERIAL
Fire Insurance Co.,
OF LONDON.

ASSETS OVER

$8,000,000
GOLD.

This is the only English Insurance Company represented in Chicago whose business is exclusively Fire Insurance.

Property-owners will consult their best interests by protecting themselves with Policies in the IMPERIAL.

DAVIS & REQUA,
AGENTS,

Room 2, No. 43 South Canal-st., 505 Michigan-av.

PHENIX
Insurance Company
Of Brooklyn, N. Y.

Cash Assets, Oct. 1, - $1,858,755.45
Net assets, after payment of Chicago losses 1,500,000.00

The Phenix was the first Company to pay a loss after the great fire, and the Adjusters of the Company are now engaged in paying all of its losses as fast as adjusted. Policies issued on all classes of hazards at fair rates.

R. S. CRITCHELL,

Special Agent for the Northwestern States.

Office 30 West Madison-st.
Branch Office, 356 Wabash-av.

REPUBLIC
Insurance Company,

Highest price paid to CASH for adjusted Claims.

D. B. TENNEY,
451 Wabash-av.

Adjusting Office People's Insurance Co., of San Francisco, Cal.,

125 West Monroe-st., Chicago. Parties holding policies covering on property in the burnt district, either in above company or the Ledger, of Chicago, will please present them at above office, for adjustment of claims.

A. K. GUNNISON,
Adjuster for People's Ins. Co., of San Francisco.

BUSINESS CARDS.

MARKLEY, ALLING & CO.
WHOLESALE HARDWARE,
325 AND 327 STATE-ST.

We are now opening a new and complete stock of AMERICAN, ENGLISH AND GERMAN HARDWARE, to which we would invite the attention of the trade. We keep as good goods and make as low prices as any house in Chicago. Orders solicited, particularly from our old friends.

MARKLEY, ALLING & CO.

PHŒNIX
Coffee and Spice Mills,
KNOWLES, CLOVES & CO.,
14, 16, AND 18 RIVER-ST.

Teas, Coffees, Spices, and Grocers' Sundries.

BUILDERS' HARDWARE
AND TOOLS.
J. K. TYLER,
260 State-st., late 41 State.

A full stock of Russell & Erwin Mfg. Co. LOCK and KNOB now open.

AGENT LA BELLE NAILS.

J. B. HOBBS & CO.,
Commission Merchants,
(ESTABLISHED 1857.)

Receivers of Standard Brands of Spring and Winter Wheat, Flours.

GRAIN AND PROVISIONS.
Advances made on Consignments.
Grain Bought and Sold on Margins.
OFFICE, 58 SOUTH CANAL-ST.

28 and 30 Sixteenth-st.

HART BROTHERS,
Wholesale Shirts,

and Gents' Furnishing Goods, beg to announce to their patrons that they have resumed their business at Nos. 28 and 30 Sixteenth-st. Our premises will find a complete stock, and we now have every facility to serve them promptly. Orders from the country will be faithfully executed. HART BROTHERS.

SALT! CEMENT!
FULL STOCKS ON HAND.
Orders filled promptly.
HASKIN, MARTIN & WHEELER.
Office at
108 EAST MONROE-ST., CHICAGO.

BROWN BROTHERS.
226 East Monroe street,
(OLD PLACE),
MANUFACTURERS OF
Hyatt's Patent Sidewalk Lights
AND HUNT'S CELEBRATED
"Dakota" Soft Coal Stoves,
May be found at the old quarters, as above, ready for orders.

Northwestern Type Foundry,
MILWAUKEE.

This foundry has now on hand fifteen tons of English and German type, a consists of all sizes, from nonpareil to five-line, a half dozen fonts of each size of paper, as can be furnished at once, with leads, rules, etc., to match. The Milwaukee Sentinel, News, and Under-Ground are referred to as samples of the type manufactured at this foundry. Their claim for superiority, based on toughness of metal, the type made at this foundry will compare favorably with that used by any other foundry in the world. I have also several first-class presses and jobbers for sale.

N. B.—The Northwestern Type Foundry is attached to the type foundry of
DOUGLAS & CO.
October 21, 1871.

Harman & Jacobie,
ALBANY, N. Y.,
Proprietors of JACOBIE'S PATENT BRICK MACHINE.

We are prepared to fill orders at once for this machine. Those interested are invited to call at the Chicago Tribune Office and examine one of the machines, also the brick made by it, or the machine may be seen at Albany and Troy. This machine is constructed for steam or water power, will make from 50,000 to 100,000 brick of superior quality in ten hours. Circulars and full information given.

Write HARMAN & JACOBIE,
Albany, N. Y.

J. B. HOBBS & CO.
Produce and Commission Merchants,
ESTABLISHED 1857.

We are prepared to make advances on consignments of flour and grain. Grain bought and sold on margins Office 58 South Canal-st.

J. M. Stine, Kramer & Co.,

Announce to their friends and the trade generally that they have temporarily located at

No. 15 STATE STREET,

Near Harmon Court, where they will open in a few days, a fresh and desirable stock of

Notions, Hosiery, Gents' Furnishing Goods,

at popular prices. Orders solicited and promptly attended to.

BRICK AND STONE
OLD AND NEW
BOUGHT FOR CASH, BY
LYMAN, BRIDGES & CO.

Dealer in all kinds of Building Materials and Ready-made Mouldings, corner Carroll and Sangamon-sts.

MAGILL & HALL,
DEALERS IN
SALT.

Office and dock south west cor. Market & Washington-sts

CLEVELAND & FRENCH,
Landscape Architects, Civil Engineers, and Surveyors,
364 WABASH-AV.

SURVEYOR.
SAM'L S. GREELEY, 364 Wabash-av., southeast corner of Harrison, in kitchen.

Wm. BLAIR & CO.,
Nos. 30 and 32 South Canal-st.

Are receiving at their NEW STORE a full stock of Hardware, Tin Plate and Tinners' Stock.

J. MASON PARKER,
Negotiator of Chicago Mortgages and Real Estate, No. 3 Boston Post Building, Boston. Refers to Hon. Jas. F. Joy, Hon. Hugh T. Dickey, Hon. Mark Skinner.

Window Glass.
D. S. SCHANCK & SONS,
Importers of
Plate and Window Glass, 37 Chambers-st., New York.

C. Dahlgren's
NORTHWESTERN STEAM DYE WORKS,
120 West Randolph-st.
All kinds of ladies' and gents' garments cleaned or dyed in the finest style at former prices.

TILLINGHAST, ALLEN & CO.,
WOOL, GRASS SEEDS, &c.,
306 MICHIGAN-AV., CHICAGO.
Liberal Advances on consignments.

E. Sweet, Jr. & Co.,
Civil Engineers and Contractors,
99 S. Clinton-st., Chicago.
Contracts for railroad, dock and bridge building.

E. W. Rogers, Jr., & Bro.,
PRODUCE COMMISSION AND SEED MERCHANTS,
19 West Randolph-st.

Dr. H. R. W. BOARDMAN,
Residence and Office, 799 Wabash-av.
Office hours until 9:30 a. m., 2:30 to 3:30 p. m. West Side Office, 374 West Madison-st.; office hours, 12 to 1 p. m.

REOPENING.

FRANK & CO. have reopened at 45 and 47 West Lake-st., a few doors west of Canal-st., with a large stock of NOTIONS, FANCY AND WOOLEN GOODS. Our numerous friends and patrons will please call on us.

Chas. R. Messinger.

Successor to Brunner & Messinger, manufacturer and wholesale dealer in Tobacco, Snuff, and Cigars, 108, 110, and 112 Summit-st., Toledo, O. Orders solicited.

BOOTS AND SHOES.

Boots and Shoes,
DOGGETT, BASSETT & HILLS,
HEADQUARTERS AT
522 Wabash-av.,

corner Harmon-court, are now receiving a new stock of

Boots and Shoes,

and are prepared to supply customers.

PHELPS, DODGE & PALMER,
Manufacturers and Jobbers of
BOOTS & SHOES,

Have a well selected Stock at their new Store,

219 Michigan-av.,
(Opposite Tremont House),

Where we shall be pleased to see our Customers and the Trade generally.

PROMPT ATTENTION GIVES TO ORDERS.

Weage, Kirtland & Ordway,
WHOLESALE DEALERS IN
Boots & Shoes,

Are receiving a full stock in their new store, No. 223 MICHIGAN-AV., opposite Tremont House, and are ready to supply their old friends and the trade generally. The BEST GOODS AND THE LOWEST PRICES.

T. B. WEBER & CO.
BOOTS AND SHOES
AT WHOLESALE.

To our friends and the trade: We are now in receipt and have in store at No. 321 State-st. an ENTIRE NEW stock of goods of our own manufacture. We are prepared to fill orders and sell from stock at city prices. Our goods are of good work, including, also, the celebrated WEBER BOOT. T. B. WEBER & CO.,
No. 321 State-st., to entry Nos. 1, 3, and 7 Lake-st.

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CHICAGO, ALTON & ST. LOUIS
Through Line,
And Louisiana New Short Route
FROM
CHICAGO TO KANSAS CITY.

On and after Monday, October 30th, 1871, trains will leave and arrive at West Side Union Depot, near Madison st. bridge, as follows:

Leave.

9:30 a. m., (except Sunday) Express Mail, for St. Louis, via Main Line.

9:30 p. m., (except Sunday) Fast Express, for Kansas City, direct, via Jacksonville, Ill., and Louisiana.

4:10 p. m., (except Sunday) Joliet Accommodation.

5:30 p. m., (except Sunday) Night Express for St. Louis, via Main Line, and also via Springfield only.

9:00 p. m., (except Saturday) Lightning Express for St. Louis, via Main Line, and also via Jacksonville.

9:30 p. m., (except Saturday) express for Kansas City, direct, via Jacksonville, Ill., and Louisiana, Mo.

Arrive.

From St. Louis daily—7:15 a. m.; 4:30 p. m. (except Sunday); and 7:00 p. m. (except Sunday).

From Kansas City daily (except Monday), at 4:30 p. m. (except Sunday).

Joliet Accommodation, 9:30 a. m.

No change of day cars and elegant cars from Chicago to St. Louis or to Kansas City, and better time than by any other route.

Pullman's Palace Sleeping, Dining and Smoking cars are run on all our lines. The only line running Sunday night trains. Only line running Saturday night trains, and making the time in eleven hours.

J. C. McMULLIN,
General Superintendent, Chicago.

JAMES CHARLTON, General Passenger and Ticket Agent, Chicago.

SAFES.

SAFES!
MACNEALE & URBAN'S.

J. M. TERWILLIGER, Agent,
27 South Canal-st., and 51 West Lake-st., Chicago, Ill.

These Safes have proved themselves true Salamanders. Call at our office and see the certificates of merit from many of the best firms in the city.

We have a large lot of Safes on hand, and more to arrive immediately, so that we can consider your entire wants. You will call and see us before purchasing any other kind of Safe than those of the above brands.

SAFES.
MARVIN & CO.,
No. 17 South Canal-st.,

Are receiving a full line of their celebrated Alum and Dry Plaster Fire-Proof Safes, Burglar Safes, Plate Safes, Vault Doors, Express Safes, &c., &c.

The BEST SAFES ever offered to the people of Chicago. Call and see them before you buy.

No. 17 South Canal-st., Chicago.
No. 721 Chestnut-st., Philadelphia.
No. 58 Main-st., Buffalo.
No. 146 Bank-st., Cleveland.

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HURLBUT & EDSALL,
Wholesale Druggists,
619 State-st.

We now have our usual complete stock of Drugs, Druggists' Glassware, Paints, Oils, Dye Stuffs, Patent Medicines, Soapmakers' Stock, etc., and can now fill all orders in our line at the lowest possible prices.

MERCHANT TAILOR.

JOHN STEVENSON,
Draper and Tailor,

Corner Wabash-av. and Twenty-second-st., up stairs.

Begs to inform his customers and the public generally that he has resumed business, and is ready to fill any orders entrusted to his care in his usual style and manner.

CLOTHING.

HENRY W. KING & CO.,
ARE NOW LOCATED AT
34 & 36 S. Canal-st.,

Where they are prepared to show a full line of

CLOTHING,
AND
Furnishing Goods.

Orders solicited and promptly filled.

BUSINESS DIRECTORY.

The following are the names of some of the leading houses in the city

Advertising Agency.
H. H. UHANDLER, Authorized Advertising Agent for all Chicago daily papers, and receives all cards for this Directory. Offices, 45 South Canal and 46 State-st.
LOUIS LLOYD & CO., Gen. Agents, 76 W. Randolph.
COOK, COBURN & CO., Newspaper Advertising Agents, for all papers in the United States, 64 Wabash-av.

Agricultural Implements.
ATWATER & CO., 51 and 53 North Jefferson-st.

Architects.
W. L. B. JENNEY, 12 Pavilion-court.
DIXON & HAMILTON, 629 State-st.
BOHN & ECKERMAN, 122 West Madison-st.
S. S. JENISON, 639 State-st.
T. V. WALWORTH, 169 State-st.
L. D. CLEVELAND, 76 Wabash-av.
F. & E. BAUMAN, 108 Monroe and LaSalle sts.
CYRUS E. WAITE, Room 5 Bigelow, Monroe and LaSalle.
CYRUS P. THOMAS, 456 Wabash-av.
FLACKY & AKERMAN, 440 Wabash-av, and Chicago.
GEO. G. GARNSEY, 472 Wabash-av.
JOHN W. ROBERTS, 364 Wabash-av.
W. W. THOMAS, 364 Wabash-av.
JNO. F. WINCHELL, Madison, bet. Dearb. and State.
E. E. & W. C. CARLILE, 101 Washington-st., n'r. Clark.

Abstracts of Title.
SHORTALL & HOARD, 99 Washington-st.

Auctioneers.
W. A. BUTTERS & CO., 3 and 4 Randolph-st.
DOGGETT, BASSETT & HILLS, 522 Wabash-av.
HALLOCK & WHEELER, 32 West Randolph-st.
SUMNER CLOTHING CO., Michigan-av. and Harrison-st.

Baling Manufacturers.
MUNSON & CO., 14 and 16 W. Randolph-st.

Bookbinders.
MITCHELL & HATHAWAY, 58 South Canal.
W. G. HOLMES, 194 West Madison-st.
AM. E. S. UNION, 328 W. Madison-st.

Boots and Shoes.
FARNUM, FLAGG & CO., 260 West Madison-st.
DOGGETT, BASSETT & HILLS, 522 Wabash-av.
C. B. PAGE & CO., 615 Wabash-av.
C. H. HENDERSON & CO., Mich. av. and Congress-st.
C. H. REILLY, 197 State-st.
W. B. WELLS & CO., 635 Wabash-av.
WEAGE, KIRTLAND & ORDWAY, 219 Michigan-av.
GREENFIELDER, ROSENTHAL & CO., cor. Clarke and Kinzie-sts., and 200 Madison-st., near Dearborn.
WILWALL, NASH & THOMPSON, 251 Michigan-av.

Baking Powder.
DR. PRICE'S Cream, 47 and 49 West Lake-st.

Boilers.
C. MASON & CO., cor. Clinton and Carroll-sts.

Basket Manufacturer.
BAST, ASTER & CO., 1 and 3 W. Madison-st.
J. H. & E. H. PHAN, 1 and 3 West Washington-st.

Bedding.
L. S. EMERY & CO., 152 to 157 Lake-st.

Banks.
MECHANICS' AND MASONS' SAVING FUND AND TRUST COMPANY, 107 West Washington-st.
FIRST NATIONAL, 63 Wabash-av.
FOURTH NATIONAL, 423 Wabash-av. Branch office, also, NORMAL BANKING COMPANY
SAVINGS BANK, Canal and Washington-sts.
FIFTH NATIONAL, 462 Wabash-av.
MANUFACTURERS, 451 Wabash-av.
NATION AL BANK OF COMMERCE, 242 Wabash-av.
UNION NATIONAL BANK, 545 Wabash-av.
COMMERCIAL NATIONAL BANK, 332 Wabash-av.
LIBERMAN BANKING ASSOCIATION, 445 Wabash-av.
LUDY, PRESTON & KEAN, southwest corner of Clark and Washington-sts.
SOUTHWESTERN NATIONAL BANK, 528 Wabash-av.
1ST NATIONAL, 67 West Washington-st.
PRESTON, KEAN & CO., 100 West Lake-st.
C. FOLLANSBEE & SON, 401 Wabash-av.
GERMAN & HARDIN, 120 Michigan-av.
CHICAGO SAVINGS BANK, 101 S. Canal-st.
PIT COMMERCIAL LOAN CO., 126 Archer-av.
SAVINGS BANK, 58 South Halsted-st.
MECHANICS' SAVING BANK, 58 South Halsted-st.
FIRST NATIONAL BANK, 456 Wabash-av.
REAL ESTATE LOAN & TRUST CO., 565 Wabash-av.

Babcock Fire Extinguisher.
F. W. FARWELL, Jeffris, Wabash-av.

Bedding and Lounges.
McDONOUGH, PRICE & CO., 48 and 50 Randolph-st.

Building Paper.
ROCK RIVER PAPER CO., 107 and 109 Jefferson-st.

Carpenters and Stairbuilders.
GEO. ANDREWS & CO., 469 Wabash-av.
HALL & PRATT, 76 Randolph-st.
W. S. KEEN & COOKE cor. Dearborn Park and Washington.
WEST END NEWS CO., 85, 87, & 89 West Randolph-st.

Blank Book Manufacturers, Stationers, and Printers.
CLARK & EDWARDS, 128 West Randolph-st.
H. W. ROKER & CO., 115 and 117 Lake-st.
LAKESIDE MONTHLY, 39 West Randolph-st.
CULVER, PAGE, HOYNE & CO., 117 to 121 Randolph.
DEAN BROS. & STEAM, 53 South Clinton-st.
NORTH-WESTERN PUBLISHING HOUSE, 11, 15, and 19 Dearborn-st.
SMEAL, REBANKS & CO., 69 W. Washington-st.
THE WESTERN NEWS COMPANY, 95, 97, and 99 West Randolph-st.
CHARLES HANSON & HOFFMAN, 18 Wendell-pl.
J. W. W. JONES, 88 S. Canal-st., and 369 Wabash-av.
J. M. DOYLE & CO., 109 and 111 West Randolph.
CLARK & EDWARDS, 128 West Randolph-st.
J. W. MIDDLETON, Randolph, bet. Wabash and Michigan-avs.
SHEPARD & LAMONTE, 103 and 105 South Canal-st.

Brass Founders.
WESTERN STAR METAL CO., 70 S. Canal-st.

Brush Manufacturers.
GERTS, LINDSAY & CO., 70 Michigan-av.

Bridges, Roofs, and Turntables.
THE AMERICAN BRIDGE CO., 601 Wabash-av. and works corner Egan and Stewart-avs.

Bookbinders.
JNO. R. BARRETT & CO., 109 and 111 Lake-st.

Bridge and Car Builders.
WELLS, FRINK & CO., 1 Sherman-st.

Building Felt.
BARRETT, ARNOLD & HASWELL, 220 E. Monroe-st.

Boots and Shoes.
COAN & TEN BROEKE (Inc.), 64 and 66 Randolph-st.

Belting Manufacturers.
S. F. HOLLISTER & CO., 36 and 38 North Canal-st.
ALLEN & MAYART, 48 State-st.

Clothing.
HENRY W. KING & CO., 34 & 36 South Canal-st.
LEOPOLD KUHN & CO., 272 Wabash-av.
CHAS. F. KELLOGG & CO., 68 Madison-st.
CHAS. F. KELLOGG & CO., 68 Madison-st.
BOSTON SQUARE DEALING, 250-52, near State.
STRAUS BROS. & CO., 70 State-st.
STRAUSS, BLUETT & CO., 236 State-st.
EDWARDS, BLUETT & CO., 236 State-st.
HALLOCK & WHEELER, 32 West Randolph-st.
PUTNAM ONE PRICE CLOTHING HOUSE (E. D. Kimball), 171 State-st., 167 to 173 Clark.
J. M. HARVEY, 269 Wabash-av.

Clothing (Boys)
C. G. COLLINS, 296 Wabash-av.

Civil Engineer and Contractor.
C. C. MORRIS, 94 Washington-st.

Commercial Agency.
TAPPAN, MERCANTILE, 92 and 97 S. Canal-st.
Branch Office, 16 East Harrison-st.
J. M. BRADSTREET & SON, 95 Canal-st.

Corn Shellers, &c.
VANT, COOK & CO., 122 West Randolph-st.
JOHN McCAFFERY, 172 and 174 West Lake-st.

Cement.
HASKIN, MARTIN & WHEELER, 108 East Monroe-st., UNION AKRON, 75 Market-st.

Chemical Works.
GILLET, McCULLOCH & CO., 43 West Lake-st.

Cigars and Tobacco.
JOHN C. FARTRIDGE & CO., 169 Mich. av., near Jackson.
GEO. FOX & CO., 49 Wendella-pl.

Cordage and Twines.
GILDER, HUBBARD & CO., 14 and 16 Market-st.

Crockery.
H. P. W. GILL & CO., 62 West Madison-st.
C. H. PAGE & BRO., 62 West Madison-st.

Crackers.
C. L. WOOLMAN & CO., 76, Clinton-st.

Commission Merchants.
SPRAGUE, PRESTON & CO., 42 South Canal-st.
BRUNER & CO., 45 and 47 South Canal-st.
HUNN, NORTHS & SCOTT, 152 W. Washington-st.
C. H. REILLY & CO., 197 State-st.
Z. M. HALL, 239 and 241 E. Randolph-st.
BENSLEY & WAGNER, 77 W. Madison-st.
CULVER & PAGE, 117 to 121 Randolph-st.
F. S. WARE & CO., 93 and 97 W. Clinton-st.
PLATT, THOMAS & MAYNARD, 9 and 11 S. Canal-st.
F. S. WARE & CO., 93 and 97 W. Clinton-st.
McWILLIAMS & CO., 58 W. Randolph-st.
STRONG, BROWNELL & WILLIAMS, 56 W. Randolph-st.
R. M. FORD & CO., (Highwines), 56 S. Canal-st.
F. M. CLEMENTS & CO., (lumber), 59 S. Canal-st.

PINKERTON'S LOSS.

The Most Complete and Extensive Records of Criminal History in America Destroyed.

All the Army of the Potomac Secret Service Records Gone--Twenty Years' Files of the Chicago Newspapers Burned.

That our conflagration reduced to cinders thousands of valuables which can never be replaced, whose great value consisted in that very inability to be replaced, is too evident to be concealed or denied. The loss of the records in the Court House, and the numerous suggestions for the restoration of land titles make it painfully evident that this fact is only too well appreciated. But these were public property, and no one thinks of deeming that their loss was a public calamity. But there were private records also, whose loss is a public calamity. If any one thinks otherwise, a perusal of the following may tend to change his opinion of the subject.

Thousands of thieves, and hundreds of thousands of respectable people, were as fully acquainted, with the name of Allan Pinkerton as of Thomas Jefferson or Jack the Giant-Killer, and his detective agency was as famous an institution as Boston Common. The system over which he presided was the result of years of patient toil and unremitting energy, and the reputation enjoyed by him was the result of that toil, and energy, and perseverance. With a huge central office in Chicago, and branches in New York and Philadelphia, the champion thief-catcher had his prey so unceasingly situated as to be all the time in the toils, only they didn't know it.

The system was not destroyed, but a portion of its foundation has given way, and the savings of twenty years--not in dollars and cents, but in records which dollars and cents can never replace--vanished in about half an hour. Mr. Pinkerton started his famous detective agency in Chicago in 1852, and two years later, when it began to assume large proportions, the records were commenced. The most minute details of every case were all fully recorded; the statement of every applicant for assistance in recovering property; the detectives to whom the "job" was entrusted; his orders; his report of the operations; the disposition for the thief of the property stolen; the amount recovered, and indeed every detail of the case. Then, when the thief was brought to trial, the whole of the testimony in the case was taken down, and the final disposition of the prisoners duly recorded, so that from time to time reference was made at Pinkerton's headquarters that money or property had been missing, a complete history of the thief and his performances until his appearance of the former in the Penitentiary or his acquittal, was recorded. The amount of matter thus created was astonishing. For the mere clerical work upon it more than $50,000 had been paid. Of such copies as these alone there were no less than 400 gigantic volumes of steel rod. These were nearly all stowed away in six of Herring's largest safes, and the remainder placed in wooden cases. It is needless to state that every one of them was destroyed. That in itself would have been a terrible calamity.

Mr. Pinkerton also possessed complete records of the secret service of the Army of the Potomac. They were of immense value, being not only the complete, but the only set in existence. Mr. Pinkerton, whose facilities for obtaining correct information during those days, were, of course, very much greater than any one else could have obtained them at $50,000. The government had already offered $30,000 for them--$20 volumes altogether--and negotiations were still going on. The whole is lost. That was also a public calamity.

Pinkerton had in his employ a large number of preventive policemen, whose occupation was "to watch while others slept; to keep guard while others slumbered; to chase the rogues city's sleeping by night," as the two pet phrases were wont to sing. These detectives made it their business to know why the gas company neglected the lighting of the street lamps on the corner of Adams and Wells streets, and why the drivers of horse cars is made from the West to the South Side in time.

--United States Senator Taft, of Nebraska, and Hon. P. W. Hitchcock are at the Sherman House.

--Hon. Jas. Harlan, of Iowa, and Hon. Wm. Pitt Kellogg, of Texas, are at the Tremont House.

--Hon. Wm. Walker, of Detroit; Governor Burleigh, of Dakota; and Hon. L. H. Bollinger, of Connecticut, are at the Sherman House.

--Hon. Thos. Ewing, sr., Gen. Sherman, Gen. Sheridan, Gen. Augur, and Gen. Terry are at the Sherman House.

--Business at the Custom House during this week was very light, and even the receipts of gold having been received for duties. Large quantities of goods are coming from Montreal, and immediately upon the arrival hundreds of cases of goods in bond from New York.

REAL ESTATE.

Instruments Filed for Record on Friday, Nov. 10.

Lot 1 of lots 9 to 23 in Block 3 in Rockwell's Addition with buildings, dated Oct. 7; consideration, $2,000.

Lots 1 to 4 in Block 2 in Bowen's subdivision of lot 8, and 1-3 of 19 1-2 rods ft, dated Oct. 6; consideration, $1,350.

Lot 45 in Pressing's s w Block of 1-2, e e 1-4, Sec 15, 39, 12, dated Oct. 6; consideration, $1,500.

S 1-2 Lot 15 in Ayers & Hamilton's, 1-2 of Lot 2 in Block 1 in Ogden's, Sec. 31, 39, 14, dated Oct. 6; consideration, $2,000.

Lot 26 in Wilson's n w 1-4 Sec. 18, 39, 14, being south front on Lincoln avenue, dated Oct. 6; consideration, $1,800.

Lot 1 in Block 1 in Wilson's n w 1-4 Sec. 18, 39, 14, being south front on Lincoln avenue, dated Oct. 2; consideration, $1,800.

Lots 6 to 10 inclusive, between Lasalle and Loomis, south front, 24x180 feet, dated Nov. 6; consideration, $1,000.

West Monroe-st., near Morgan-st., north front, 24x80 feet, dated Nov. 6; consideration, $1,000.

Lot 8 in Block 20 of Rogers' n e 1-4 of s w 1-4 Sec. 4, 39, 14, being 9 7-10 on Oak-st, near Sedgwick-st, dated Nov. 10; consideration, $2,000.

Calumet av, n of Twenty-ninth st, w f, 25x180 ft, dated Nov. 10; consideration, $1,000.

Market-st, n of Van Buren-st, e f, 50 feet, running to river, dated Nov. 1; consideration, $2,000.

Real estate mortgages and trust deeds, 24; quit-claim deeds and releases, 23; other instruments, conveying real estate, 3; releases of real estate mortgages, 7; together with 75 documents which were re-recorded by reason of the fire.

BASE BALL NOTES.

THE HAYMAKERS.

We are enabled to announce (officially) that the Haymaker nine, of Troy, N. Y., for the season of 1872, will be composed of the following: Mayers, McAtee (White Stocking), first base; Wood (White Stocking), second base and Captain Nelson (Eckford), third base; Force (Olympic) short stop; Hallman (Eckford), catcher; Hall (White Stocking), centre field; Zettlein (White Stocking), pitcher; Martin (Eckford), change pitcher and right field; Hatfield (Haymaker), left field. The above only leaves a vacancy in the position of left fielder; Steve King (Haymaker), left field. This is a combination of base ball talent fully equal to any yet announced. Every position will have a strong player, and with the change of pitchers that can be effected at the close of the fifth inning, will make it extremely difficult for an opposing club to obtain the "range" of either Zettlein or Martin to an extent sufficient to knock out many runs. As base-runners the nine are probably not as strong as the Athletics, who have been called the best in the country, but probably the swiftest quartette in the country; but Captain Jimmy had the faculty of putting energy even into such notoriously slow runners as Zettlein, Hodes, Mart King and Joe Simmons this season when occasion required, and he will undoubtedly exercise the same faculty with the Haymakers. Should Mayers not accept probably

Chicago Tribune.

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LAND TITLES.

Letter from George H. Clarke, Esq.

To the Editor of The Chicago Tribune:

SIR: Among all the articles lately written for the papers in regard to the restoration of the evidence of titles to realty in the County of Cook, not one seems to meet the *present* and immediate wants of this community.

There are three things that seem to be almost self-evident, viz.:

1. The records of title of Cook County should be *speedily restored*, to facilitate the transfer of real estate, and the obtaining of loans for rebuilding.

2. This can only be done by Legislative enactment.

3. The Whole County of Cook should not be put into chancery by any such law as has been proposed.

It appears to me to be a very speedy and simple way to compass this whole matter of the restoration of the lost records: and that is by a *general law*, which shall not only meet the present emergency, but which will be equally applicable in all future cases when the records of any county in this State may be destroyed.

At the risk of being considered egotistic, I will, by your kind permission, through the medium of your paper, give the public my views on that subject, inasmuch as I have been requested so to do by several legal gentlemen to whom I have presented them, and who have strongly endorsed the same.

The plan proposed is this: Let the Legislature, among its first acts, pass a general law, carefully worded by some of our best legal minds, by which somebody something like the following, viz.:

Whenever it shall be shown to the Governor of the State of Illinois (by the sworn testimony of five or more freeholders in said State, that the records of titles to realty in any county in said State have been destroyed by fire or other means of destruction, the said Governor shall immediately appoint a commission, composed of three or more disinterested freeholders in said State, one of shall be a Judge of a Circuit Court in said State, not of the Circuit in which said county having so lost its records is situate; which said commission shall proceed at once, with all possible despatch, to replace said records so lost or destroyed. And, in so doing, they shall first proceed to ascertain whether there has been a copy or abstract of said destroyed records made and preserved by any person or persons, and whether said abstracts or title have been considered by the community substantially correct, and of such nature and character that the realty in said county has been uniformly transferred from person to person upon the evidence of title contained in said abstracts. And, to that end, they shall take the sworn testimony of at least five hundred freeholders in said county. And, if it shall appear to said Commissioners, from said testimony, that there are such abstracts of title in existence, of the nature and character therefore specified, said abstracts of title, or such portions of the same as shall be deemed necessary, in the opinion of said Commissioners, to fully restore, as far as may be, a substantial copy of said lost records, may be purchased by said county; and the same shall, then and thereafter, be held and deemed in law as the original records of said county, to the time at which they are completed or brought down, and shall thereafter be received and taken in all courts of record in law and equity, to be evidence of title, to the same extent, and in the same way and measure, that the original records of said county, from which said abstracts were made, would or could have been received and taken, had not such original records been destroyed, and to no further extent, and in no other way.

And, in case said abstracts of title were not found by said Commissioners to be a complete abstract of the said destroyed records down to the time of the destruction of the same, then, and in that case, it shall and may be lawful, and it shall be the duty of said Commissioners to take other and the best evidence obtainable to supply the missing parts of said original records not available by means of said abstracts of title. And, upon completion of the said work of the said Commissioners, they shall make out in writing a full and complete report of their action had in the premises, and shall transmit the same to the Governor of said State, who shall cause the same to be preserved in the archives of said State; whereupon the said Governor shall cause a written notice to be served upon the Recorder of said county having so lost its records, of the action of said Commissioners in the premises. And thenceforth said Recorder, and his successors in office, shall keep and regard the said abstracts, so taken and approved by said Commissioners, and so purchased by the said county, together with the other evidence so taken by said Commissioners, to complete the said destroyed records, as the full and legal records of said county in all the realty therein situate, down to the time of the said destruction of the said original records.

It seems to me that a law embodying the substance of the above, carefully prepared by a competent person, is all we need, in addition to what we already have, to place every real estate-holder in this county back in the same position, so far as our records are concerned, in which he was placed before our county records were destroyed.

Thereafter the same means can be used to verify and establish titles to realty which were in use before the fire.

But, Mr. Editor, for the sake of afflicted humanity, pray don't let any set of men drag us all into chancery. Let those go there who wish to, but let it be voluntary on the part of each individual. Such a calamity at this time as putting the whole county into chancery would, I fear, prove severe on the people than has been the great fire itself, with all of its untold horrors.

The importance of this subject is so great, and all hands are so intimately concerned in a proper disposition of this question, that I could suggest that a meeting of property-holders be called on an early day, to take the above matter into consideration, and to appoint a committee of prominent real estate-holders—old and influential citizens—to proceed to Springfield, and urge upon our Legislature to speedily enact some law, similar to the above, to relieve us from the sad dilemma which we now find our real estate interests placed. Respectfully submitted.

GEORGE R. CLARKE,
of Clarke, Layton & Co.

CHICAGO, Nov. 8.

Letter from Hiram Barber, Jr., Esq.

To the Editor of the Chicago Tribune:

SIR: As you seem disposed to allow the subject of real estate titles to be thoroughly ventilated in your paper, I beg leave to present the following outlines of a plan which will, I think, afford speedy and substantial relief in many cases:

1. Allow a party interested in real estate as owner, creditor, or otherwise, the Record evidence of whose title or interest has been destroyed by fire, to have an abstract or claim of title recorded, and declare such record *prima facie* evidence of title as far as shown by the same.

2. Require such party to make application, by petition or writing, to one of the courts of record of the County of Cook, for the recording of abstract or chain of title; notice to be given in general terms, "To whom it may concern," of such intended application, by publication at least thirty days, stating time and place of application.

3. Allow all parties interested to appear and make objections in writing.

4. Let any Judge of said courts hear such application and objections (if any) and dispose of the same in a summary way; and, if he be satisfied that the abstract of title is one made before the fire, in *good faith*, by responsible abstractors, from the original records, or prepared since the fire by such parties as had data compiled from original records, and as perfect as can be obtained, and that the applicant is the owner or *bona fide* claimant of the premises, then order such abstract or chain of title to be recorded by the Recorder of Cook County.

5. Let the order of such Judge be made in open court, and be final—leaving parties who desire to litigate or impeach the title shown by the record of abstract or claim of title to proceed by original bill.

6. Provide that, after the lapse of sixty days from the recording of such abstract or chain of title, any party purchasing or taking an incumbrance on the property in good faith, without notice of any other title than that shown by the record of such abstract or chain of title, shall be deemed an innocent purchaser, and protected to the extent of the title shown by the same (except, of course, incumbrances properly shown of record, as judgments, &c.)

7. In order to protect parties having judgments, the record of which has been destroyed by fire, provide for the restoration of the same in the manner pointed out in Section 15 of Judge Gary's bill.

8. In order to avoid duplicating abstracts upon the record, permit parties claiming title through a common source, to join in an application for recording a common abstract down to the common source for whole blocks, or large tracts if necessary.

9. Prohibit the recording of all other abstracts, or *manufactured* documents.

In my legislation upon this subject, it is proper to remember that our courts of chancery are already armed with full and complete powers for perfecting any title to property being by original bill; and that, in the absence of any legislation whatever, we could and would protect ourselves, in the most unobtrusive manner, by a resort to our courts. The delay would be great, however. It is not of this which we have lost, through the stupidity and criminal carelessness of our public functionaries, is really the principal evidence of the same; and what we need, is to restore as nearly as possible, in some cheap and inexpensive way, that which we have lost. In buying and selling hereafter, we have acted with perfect confidence in the correctness and reality of our abstracts. I have the good fortune to own a small lot in the South Division. My title was undoubted before the fire. The record-evidence of that title is now in my office. I have an abstract. All I ask in the case of remedial legislation is a law authorizing me to record my abstract, declaring it a record *prima facie* evidence of title as shown. My abstract has always been correct and acted upon as such hereafore. I am persuaded that this is also the case with it.

It is not true that abstracts, or the books of the abstract-men, are now evidence, either *prima facie* or of any other grade. As a matter of law, they amount to nothing, except as supported by the testimony of living witnesses—the men who prepared them—and their name is legion.

It may be objected that, by this method, we are perpetuating clouds and defects in titles. There are, at least, ten thousand people in this city and county, who can show a clean title, or chain of titles, in this manner. Are they to be denied speedy and effectual relief, because, here and there, a man is haunted with the nightmare of a shaky or dubious title? Nor is this all. We have a statute of limitations, making seven years' possession, under color of title and payment of taxes, evidence of title. A very large amount of property was held in security under this statute in this city and county before the fire. Many such titles had been purchased in good faith, and the lands were in the possession of such purchasers. To such parties it is of the utmost importance to have record evidence of the *original color-able title*.

It may also be said that, by this plan, we will enable the abstract-men to dictate to us in the way of charges. Not so. It imposes no obligation on the State or county to purchase any books or compilations. It requires no commission; it has no steal in it. Moreover, there are undoubtedly a *large number of original abstracts* still in existence, which would be available. And, in any event, it leaves every man to deal with the abstractors in regard to his own title, and if they are unreasonable, he can file his bill in chancery, and proceed to settle his title by decree. The past history, however, of the several gentlemen engaged in the abstract business, is an ample guarantee that they will be always ready to serve the public at a fair rate of compensation. No opportunity for intermeddling will be given to mischievous speculators in the misfortunes of the public. These abstracts are to be recorded only upon the order of a court. The Judge is to be satisfied that the abstract or chain of title is made in *good faith*, is full and fair, and as perfect as can be obtained; and that the applicant is the owner of the real estate, or a *bona fide* claimant of some right or interest therein, person

Yours truly, HIRAM BARBER, Jr.

CHICAGO, Nov. 9.

Still Another View.

To the Editor of The Chicago Tribune:

SIR: Several letters have been published in THE TRIBUNE from eminent legal gentlemen of Chicago, urging that the only sure and safe means of perfecting our titles is by a decree from a court, by a process like that suggested by Judge Gary's bill, or some modification of it. Do not the writers too lightly consider what must be regarded as an insuperable objection, viz., the *delay* occasioned by such intricate and expensive adjudication. All must admit that delay in building, leasing, selling, and raising money on property is suicidal to our interests; and human ingenuity can devise no surer method to fritter away golden opportunities, and dim the glory of the future Chicago, than the energies for the next five years should be devoted to the rebuilding of *due citizens*, and not in bringing suits, hunting proofs of title, and involving every lot and tract of land in Cook County in the almost interminable mazes of chancery proceeding.

Suppose that the mode of procedure should be made as simple and concise as possible, and that all land-owners should be compelled to file bills or petitions to perfect their title. In most cases the original conveyances have been lost or consumed, and it is impossible for the owner to prove by parol testimony a complete chain of title, generally not more than one step backward—the deed which they themselves received.

They are obliged, then, to have recourse to the abstract books to procure abstracts of title to all their lots and lands, and present them to the court as the only evidence of a chain of title that they can produce, and on which all their claim depends. This, then, would involve the making of tens of thousands of abstracts; and it is needless to say that, for the scores of thousands of lots and tracts in Cook County, it would be a work of years, even with extraordinary energy, and all possible facilities.

The work, then, of procuring the *evidences* of title requiring years, we can imagine what length of time would be required by the courts to examine them with all the care and due evidence, and from them render decree. If all other business in the courts were set aside, and all the energies concentrated in this task, it must still be years before it was done. What, then, is the prospect when to a constantly-accumulating pressure of ordinary business is added the restoration of the commencement of the thousands of old causes which crowded the old dockets before the fire? The future would be dark and uncertain, indeed, for, during the weary years, "Hope deferred would make the heart sick," and the unfortunate owner, oscillating between the court-room and the Collector's office, would soon find his energies paralyzed and his enterprise extinguished.

But how can this delay be avoided; for surely it is necessary to do something in this matter, and that at once? Pardon a few words on this subject:

The original evidences of title are swept away, but we have a substitute in the abstract-books saved from the fire. They now are the best and only evidence of title we have, and upon them rests every valid claim of ownership. They are substantially *the records*, and stand in place of the records. There is not a man but who has the fullest confidence in their general correctness and reliability. Of course there are errors, for these are inseparable from human affairs; but they are extremely rare, and they can be remedied by a comparison with other sets of books. Before the fire, nearly all property was bought and sold on the evidence of those abstracts, without reference to the public records; and what we did then from choice and custom, we surely can do now from necessity.

Suppose that one or all these sets of abstract books were obtained by the county, and, after a competent examination, were, by necessary legislation, declared to constitute evidence of title; that a time should be set within which claims adverse to those shown by the records could be set up, and ample provision made for the production of other evidence in such cases; that, at the expiration of such time, such adverse claims shall be barred, except as against persons laboring under disabilities, and in cases of fraud, and to those the usual time should be extended,—would not the titles be confirmed in the owners, at the expiration of that time, as substantially as if by a decree, and saving all the expense and delay? Give claimants the utmost facilities for prosecuting their demands, but oblige *them* to strike the blow for their rights, and that without delay. With the great mass of property there would be no litigation, and the perplexing problem would work its own solution. We have more reason to fear too much legislation on this matter than too little.

There is another phase of this subject, and that is the influence of public opinion upon this subject. Business is exact, suspicious, and imperious; but, after all, is compelled to acknowledge the potent influence of this mighty power; and public sentiment will endorse the easiest and most expeditious method of settling this important question. Years ago men looked suspiciously on abstracts of title, and preferred, before purchasing, to look up the original records themselves; but soon millions of dollars were staked on the accuracy of those abstracts, and their general reliability was not questioned.

So soon would it be with us again; the business world will resume its former channels, and, perhaps, soon we may be congratulating ourselves that, among the benefits conferred by the fire, was the sudden disappearance of a legion of irregularities, technicalities, clerical errors, and bugbears, that caused the honest land-owner continual alarm and apprehension. D.

WANTED.

WANTED.

All persons who have lost their Sewing Machines, of whatever make, by the late fire, to call at the office of the HOME SHUTTLE SEWING MACHINE COMPANY, No. 247 West Madison-st., in basement, and examine the SIMPLEST, CHEAPEST, and best Lock Stitch Machine in the world. Price, $37.

We will give all sufferers by the fire who buy machines of us a discount of TWENTY-FIVE per cent from our regular prices. Every machine warranted.

JOHNSON, CLARK & CO.,
General Agents.

OCEAN NAVIGATION.

INMAN LINE,

OCEAN STEAMSHIPS,

Carrying the Mails between Europe and America. Steam twice a week between New York and Liverpool, Queenstown, Londonderry, Glasgow, and Scandinavian, German, and other European Ports.

Through Tickets between all the principal cities in the United States and Europe.

Sight Drafts for £1 and upward on Great Britain, Ireland, and the Continent. Address

FRANCIS C. BROWN,
29 West Kinzie-st., Chicago.

INSURANCE.

CONTINENTAL
INSURANCE COMP'Y
OF NEW YORK.

The following correspondence explains itself:

OFFICE OF CONTINENTAL INSURANCE COMPANY,
NO. 92 BROADWAY, NEW YORK,
October 28, 1871.

Hon. GEO. W. MILLER, Superintendent Insurance Department, State of New York:

Dear Sir: The failure of many Insurance Companies by the Chicago fire, after assurances had been given that they were able to pay all demands, and to pursue their business, has justified an apprehension in the public mind, and, perhaps, in your own, which it is important should be allayed.

We, therefore, so far as this Company is concerned, request you, at your earliest convenience, to investigate its affairs, and to ascertain its position and ability to fulfil existing obligations, and all that may arise in the ordinary course of its business.

We wish, also, to call your attention to our increase of capital, already largely over-subscribed, and desire to know when we can close the subscription books, and call in the money, under your construction of the statute.

Your prompt attention will be regarded as a favor.

Very respectfully,
GEO. T. HOPE,
President.

Insurance Department, State of New York.

ALBANY, Nov. 2, 1871.

At the request of the Continental Insurance Company of the City of New York, I have taken the earliest opportunity, since the adjournment of the National Convention of Insurance Commissioners to investigate the affairs of the Company, and I find its condition to be as follows:

Its assets, amounting to $2,847,-307.54, are judiciously and safely invested.

Its capital of five hundred thousand dollars is unimpaired, and it has a surplus of net assets largely in excess of the amount required to reinsure its outstanding risks, after providing for all other liabilities, including Chicago losses.

Its losses sustained at Chicago are in course of rapid adjustment, and leave the Company with abundant ability to afford indemnity to its customers, and to respond promptly to all customary claims.

The subscriptions to its voluntary addition of five hundred thousand dollars to its capital are much greater than double the amount to which stockholders are entitled, and the subscription books must yet remain open until the 20th inst., at which time the subscriptions may be made payable.

(Signed) GEO. W. MILLER,
Superintendent.

LOCAL OFFICE,
393 WABASH-AV.

Office of Western Department,

12 Eldridge-court.

Solid Fire Insurance.

IMPERIAL
Fire Insurance Co.,
OF LONDON.

ASSETS OVER

$8,000,000
GOLD.

This is the only English Insurance Company represented in Chicago whose business is exclusively Fire Insurance.

Property-owners will consult their best interests by protecting themselves with Policies in the IMPERIAL.

DAVIS & REQUA,
AGENTS,

Room 2, No. 43 South Canal-st.,
505 Michigan-av.

PHENIX
Insurance Company
Of Brooklyn, N. Y.

Cash Assets, Oct. 1, - $1,858,755.45

Net assets, after payment of Chicago losses 1,500,000.00

The Phenix was the first Company to pay a loss after the great fire, and the Adjusters of the Company are now engaged in paying all of its losses as fast as adjusted. Policies issued on all classes of hazards at fair rates.

R. S. CRITCHELL,

Special Agent for the Northwestern States.

Office 30 West Madison-st.

Branch Office, 386 Wabash-av.

REPUBLIC
Insurance Company,

Highest price paid in CASH for adjusted Claims.

D. B. TWINEY,
454 Wabash-av.

Adjusting Office People's Insurance Co., of San Francisco, Cal.,

125 West Monroe-st., Chicago. Parties holding policies covering on property in the burnt district, either in above company or the Lumber, Commercial, or People's, will please call at above office for settlement of claims.

A. H. GUNNISON,
Adjuster for People's Ins. Co. of San Francisco.

BUSINESS CARDS.

MARKLEY, ALLING & CO.
WHOLESALE HARDWARE,
325 AND 327 STATE-ST.

We are now opening a new and complete stock of AMERICAN, ENGLISH AND GERMAN HARDWARE, to which we would invite the attention of the trade. We keep as good goods and make as low prices as any house in Chicago. Orders solicited, particularly from our old friends.

MARKLEY, ALLING & CO.

PHŒNIX
Coffee and Spice Mills,
KNOWLES, CLOVES & CO.,
14, 16, AND 18 RIVER-ST.

Teas, Coffees, Spices, and Grocers' Sundries.

BUILDERS' HARDWARE
AND TOOLS.

J. K. TYLER,
260 State-st., late 41 State.

A full stock of Russell & Erwin Mfg. Co. LOCK and KNOB now open.

AGENT LA BELLE NAILS.

J. B. HOBBS & CO.,
Commission Merchants,
(ESTABLISHED 1857.)

Receivers of Standard Brands of Spring and Winter Wheat, Flours.

GRAIN AND PROVISIONS.
Advances made on Consignments.
Grain Bought and Sold on Margins.
OFFICE, 58 SOUTH CANAL-ST.

28 and 30 Sixteenth-st.
HART BROTHERS,
Wholesale Shirts,

and Gents' Furnishing Goods, beg to announce to their patrons that they have resumed their business at Nos. 28 and 30 Sixteenth-st., where they will find a complete stock, and we now have every facility to serve them promptly. Orders from the trade will be carefully executed.

HART BROTHERS.

SALT! CEMENT!
FULL STOCKS ON HAND.
Orders filled promptly.

HASKIN, MARTIN & WHEELER.
Office at
108 EAST MONROE-ST., CHICAGO.

BROWN BROTHERS,
220 East Monroe street,

(OLD PLACE),
MANUFACTURERS OF
Hyatt's Patent Sidewalk Lights
AND HUNT'S CELEBRATED
"Dakota" Soft Coal Stoves,
May be found at the old quarters, as above, ready for orders.

Northwestern Type Foundry,
MILWAUKEE.

This foundry has now on hand fifteen tons of English and German type, 10 cwts. of all sizes, the best material to cast. A half dozen dresses for large sized papers to be furnished at once, with leads, rules, etc., to match. The Milwaukee Sentinel, News, and Vindicator are supplied with type cast at this foundry, which is the only foundry in the world. I have also several first-class presses for sale. Circulars and full information given.

Write HARMAN & JACOBIE,
Albany, N. Y.

J. B. HOBBS & CO.
Produce and Commission Merchants,
ESTABLISHED 1857.

We are prepared to make advances on consignments of flour and grain. Grain bought and sold on margins at Board of Trade. Office 58 South Canal-st.

J. M. Stine, Kramer & Co.,

Announce to their friends and the trade generally that they have temporarily fitted up

519 STATE STREET,

Near Harmon Court, where they will open in a few days, a fresh and desirable stock of

Notions, Hosiery, Gents Furnishing Goods, etc.,

at regular prices. Orders solicited and promptly attended to.

BRICK AND STONE
OLD AND NEW
BOUGHT FOR CASH, BY
LYMAN, BRIDGES & CO.

Dealer in all kinds of Building Materials and Ready-made Houses, corner Carroll and Sanzenon-sts.

MAGILL & HALL,
DEALERS IN
SALT.

Office and dock: south west cor. Market & Washington-sts

CLEVELAND & FRENCH,
Landscape Architects, Civil Engineers, and Surveyors,
364 WABASH-AV.

SURVEYOR.
SAM'L S. GREELEY, 364 Wabash-av., southeast corner of Harrison, in kitchen.

Wm. BLAIR & CO.,
Nos. 30 and 32 South Canal-st.

Are receiving 10 whole NEW STORE, a full stock of Hardware, Tin Plate and Tinners' Stock.

J. MASON PARKER,
Negotiator of Chicago Mortgages and Real Estate, No. 3 Boston Post Building, Boston. Refers to Hon. Jas. F. Joy, Hon. Hugh T. Dickey, Hon. Mark Skinner.

Window Glass.
D. S. SCHANCK & SONS,
Importers of
Plate and Window Glass, 97 Chambers-st., New York

C. Dahlgren's
NORTHWESTERN STEAM DYE WORKS.
129 West Randolph-st.
All kinds of ladies' and gents' garments cleaned or dyed in the finest style at former prices.

TILLINGHAST, ALLEN & CO.,
WOOL, GRASS SEEDS, &c.,
Office and warehouse opposite
306 MICHIGAN-AV., CHICAGO.
Liberal advances on consignments.

E. Sweet, Jr. & Co.,
Civil Engineers and Contractors,
99 S. Clinton-st., Chicago.
Contracts for railroad, dock and bridge building.

H. W. Rogers, Jr., & Bro.,
PRODUCE COMMISSION AND SEED MERCHANTS,
69 West Randolph-st.

Dr. H. K. W. BOARDMAN,
Residence and Office, 792 Wabash-av.

Office hours until 8:30 a. m., 2:30 to 3:30 p. m. West Side Office, 374 West Madison-st.; office hours, 12 to 1 p. m.

REOPENING.

FRANK & CO. have reopened at 46 and 48 West Lake-st., a few doors west of Canal-st., with a large stock of NOTIONS, FANCY AND WOOLLEN GOODS. Our numerous friends and patrons will please call on us.

Chas. B. Messinger,
Successor to Brunner & Messinger, manufacturer and wholesale dealer in Tobacco, Segars, and Cheroots, 168, 170, and 172 Jefferson-st., Toledo, O. Orders solicited.

BOOTS AND SHOES.

Boots and Shoes.

DOGGETT, BASSETT & HILLS,
HEADQUARTERS AT
522 Wabash-av.,

corner Harmon-court, are now receiving a new stock of

Boots and Shoes,

and are prepared to supply customers.

PHELPS, DODGE & PALMER,
Manufacturers and Jobbers of
BOOTS & SHOES,
Have a well selected Stock at their new Store,
219 Michigan-av.,
(Opposite Tremont House),

Where we shall be pleased to see our Customers and the Trade generally.

PROMPT ATTENTION GIVEN TO ORDERS.

Weage, Kirtland & Ordway,
WHOLESALE DEALERS IN
Boots & Shoes,

Are receiving a full stock in their new store, No. 229 MICHIGAN-AV., opposite Tremont House, and are ready to supply their old friends and the trade generally. The BEST GOODS AND THE LOWEST PRICES.

T. B. WEBER & CO.
BOOTS AND SHOES
AT WHOLESALE.

To our friends and the trade: We are now in receipt and have in store, No. 231 Michigan-av., NEW AND DESIRABLE GOODS, of the very BEST qualities and manufactures. We are prepared to fill orders and sell from stock at our usual prices, guaranteeing the good work, including, also, the celebrated WEBER BOOT.

No. 231 State-st., to merely Nos. 2, 4, and 7 Lake-st.

RAILROADS.

CHICAGO, ALTON & ST. LOUIS
Through Line,
And Louisiana New Short Route
FROM
CHICAGO TO KANSAS CITY.

On and after Monday, October 30th, 1871, trains will leave and arrive at West Side Union Depot, near Madison-st. bridge, as follows:

Leave.

9:00 a. m., (except Sunday) Express Mail, for St. Louis, via Main Line.

4:00 p. m., (except Sunday) Fast Express, for Kansas City, direct, via Jacksonville, Ill., and Louisiana, Mo.

4:15 p. m., (except Sunday) Joliet Accommodation.

8:30 p. m., (except Sunday) Night Express, for St. Louis, via Main Line. On Sunday this train runs to Springfield only.

9:00 p. m., (except Saturday) Lightning Express for St. Louis, via Main Line, and also via Jacksonville and Louisiana, Mo.

9:00 p. m., (except Saturday) Express for Kansas City, direct, via Jacksonville, Ill., and Louisiana, Mo.

Arrive.

From St. Louis daily—7:15 a. m.; 4:30 p. m. (except Sunday); and 7:30 p. m. (except Saturday).

From Kansas City daily—7:15 a. m. (except Monday); 4:30 p. m. (except Sunday); and 7:30 p. m. (except Saturday).

From Joliet Accommodation daily—9:40 a. m. (except Sunday).

No change of day cars and sleeping cars from Chicago to St. Louis or to Kansas City, and better time and fewer miles than by any other route.

Pullman's Palace Sleeping, Dining and Smoking cars are run on all our trains. Only line running Palace cars between Chicago and St. Louis, and leaving Saturday night trains, and making the time in eleven hours.

J. C. McMULLIN,
General Superintendent, Chicago.

JAMES CHARLTON, General Passenger and Ticket Agent, Chicago.

SAFES.

SAFES!
MACNEALE & URBAN'S.

J. M. TERWILLIGER, Agent,
27 South Canal-st., and 51 West Lake-st., Chicago, Ill.

These Safes have proved themselves true Salamanders. Call at our office and see the certificates of merit from many of the best firms in the city.

Whether a large lot of safes is sold, and more to arrive immediately. If you consider your own interests, you will call and examine before purchasing any other kind of Safe than those of the above make.

SAFES.
MARVIN & CO.,
No. 17 South Canal-st.,

Are receiving a full line of their celebrated Alum and Dry Plaster Fire-Proof Safes, Burglar Safes, Plain Safes, Vaults, Screens and Doors.

The BEST SAFES ever offered to the people of Chicago. Call and examine them at

No. 17 South Canal-st., Chicago.
No. 265 Broadway, New York.
No. 721 Chestnut-st., Philadelphia.
No. 127 Main-st., Buffalo.
No. 108 Bank-st., Cleveland.

DRUGGISTS.

HURLBUT & EDSALL,
Wholesale Druggists,
619 State-st.

We now have our usual complete stock of Drugs, Druggists' Glassware, Paints, Oils, Dye Stuffs, Patent Medicines, Soapmakers' Stock, etc., and can now fill all orders in our line at the lowest possible prices.

MERCHANT TAILOR.

JOHN STEVENSON,
Draper and Tailor,
Corner Wabash-av. and Twenty-second-st., up stairs.

Begs to inform his customers and the public generally that he has resumed business, and is ready to fill any orders entrusted to his care in his usual style and manner.

CLOTHING.

HENRY W. KING & CO.,
ARE NOW LOCATED AT
34 & 36 S. Canal-st.,
Where they are prepared to show a full line of
CLOTHING,
AND
Furnishing Goods.
Orders solicited and promptly filled.

BUSINESS DIRECTORY.

The following are the names of some of the leading houses in the city

Advertising Agency.
H. H. UHANDLER, Authorized Advertising Agent for all Chicago daily papers, and receives all cards for this Directory. Office, 42 South Canal and 441 State-st.
LOUIS LLOYD & CO., Gen. Agents, 19 W. Randolph.
COOK, ROBBINS & CO., Newspaper Advertising Agents for all papers in the United States, 424 Wabash-av.

Agricultural Implements.
ATWATER & CO., 51 and 53 North Jefferson-st.

Architects.
W. L. B. JENNEY, 12 Fesh-court.
HODGE & HAMILTON, 528 State-st.
BOYD & RICHARDS, 170 West Madison-st.
S. S. JENSON, 502 State-st.
L. V. WESELBY, 80 State-st.
L. D. CLEVELAND, 706 Wabash-av.
P. & P. BAUMAN, cor. Monroe and LaSalle-sts.
FRED P. BAUER, 75½ Dearborn-st., Monroe and LaSalle.
CYRUS P. THOMAS, 68 Wabash-av.
JAMES EGAN, 42 Portland Block, 403 State-st.
GEO. O. GARNSEY, 472 Wabash-av.
JOHN W. ROBERTS, 82 Wabash-av.
Wm. THOMAS, 70 W. Lake-st.
ENG. & WINCHELL, 46 State-st.
J. B. & W. C. OTIS, 101 Washington-st., 3d floor.

Abstracts of Title.
SHORTALL & HOARD, 68 West Washington-st.

Auctioneers.
W. A. BUTTERS & CO., 3 and 4 Randolph-st.

Belting and Rubber Goods.
HALLOCK & WHEELER, 25 West Randolph-st.
C. E. PRESTON, 38 S. Canal-st.
RUBBER CLOTHING CO., Michigan-st. and Barry-st.

Belting Manufacturers.
MUNSON & CO., 21 and 23 W. Randolph-st.

Bookbinders.
MITCHELL & HATHAWAY, 24 South Canal.
W. G. HOLMES, 194 West Madison-st.
S. S. S. UNION, 225 W. Madison-st.

Boots and Shoes.
FARNUM, PLAGGE & CO., 205 West Madison-st.
DOGGETT, BASSETT & HILLS, 522 Wabash-av.
C. H. FARGO & CO., 513 Wabash-av.
C. M. HENDERSON & CO., Mich. av. and Congress-st.
J. B. LAMKIN, 102 West Madison-st.
S. D. WILLS & CO., 499 Wabash-av.
WEARLEY, TOE & CO., 236 Mich. av.
GREENLEAF, BROWN & CO., 227 Mich. av., cor. Congress and Michigan-sts., opposite Michigan Avenue House.
WISWALL, RAGGIO & THOMPSON, 211 Michigan-av

WASHINGTON.

The Elections---The New York Election a Moral Democratic Triumph.

New Appointments---Boker and Walker.

Greeley's Colfax.

More About the Fish-Cataeazy Feud.

From Our Own Correspondent.

WASHINGTON, Nov. 5.

Yesterday's elections prove, despite the New York *Nation's* skepticism, that we can "trust the people" under American institutions. After a fermentation of thought and feeling, itself elevating to the public mind, and deepening our sense of need in the best institutions, and in universal personal sacrifice to secure them; after a coalition, not only of all the good forces, but of whatever depraved ones could be persuaded to give help,—the Tammany Ring, the monster and model of political tyranny, has virtually perished. The Legislature of New York is no longer Tweed's; Sweeney has ceased to be a Fagin and a repeater together, as he has not only retired from office and politics, but hereafter "will do the single act of voting." Thus expire the Satan and the Moloch, the wit and the rapacity, of Tammany.

THE NEW YORK ELECTION.

The victory was attained by the co-operation of parties.—Horatio Seymour, Charles O'Conor, and other Democrats, not only giving countenance to the civic struggle, but scouting down amongst the people to stand for small offices, and to do volunteer work. This is a greater victory than the mere recovery of the State to the Republican party; it shows the might beneath parties, the supremacy of decency over passion, and high citizenship never wholly extinct amongst the most reactionary and ambitious leaders. The victory in New York is ascribable mainly to Democrats amongst politicians,—to William C. Barrett, John Foley, Samuel J. Tilden, and Seymour and O'Conor. These men received peculiar support from many of the best inland Democratic newspapers, but none, to speak of, from the Democratic papers of New York city. Here, then, is the first real Democratic victory in twelve years,—a victory of Democrats over corrupt organizations, and a revival of that wonderful personal energy and enthusiasm, which three times bore Henry Clay to the dust, and, as last year, Van Buren, opened the way for the slaying of slavery. While the Republican leaders of New York were often sulky and selfish, these politicians, unbought, everything to lose, stood together like a wall. The great documents of the campaign were theirs, beginning with the transcripts of Tammany frauds furnished to the New York *Times* by James O'Brien, followed up by the speeches of R. B. Roosevelt, Havemeyer, Ottendorfe, James Brown, and Barrett, and concluded by the papers of O'Conor, Tilden, and others. It must not be forgotten, either, that these men prepared the Rochester platform of the Democratic party in the State, wherein all the amendments to the Federal Constitution were unqualifiedly concurred in. This, I say, is the first Democratic victory since the nomination of Douglas by the Northern Democracy at Baltimore, when they threw off the insolent domination of the Southerners: it is now a mystery within their party over their despotism of the Northern Irish. What a line of such moral victories may not be seen for for these gentlemen in the future, if they possess the heroism to proceed and tone their organization up to the period and their better convictions! The Democratic party needs, first of all, the confidence of the country before it can achieve any reliable series of victories at the polls; and this consequence of races till it is rebuilt or remodelled. It is now like an old Spanish galleon manned with determined idiots, and racing with the yacht America.

SIMILAR FALL OF THIEVES ELSEWHERE.

These elections show the steady progress of morals and independence everywhere. The impeachment trial of Andrew Johnson broke the old despotism of organization, and the heroic Senators who stood the shock of party rage gained the last great battle of the war. Never, since that day, have such gangs of thieves, bigots, and parasites, have we heard the crack of the whip in the Republican party. Following out the great example, even the Democrats have shaken it down, while, in New York, they assist to sack Tammany, in Chicago they coalesce with Republicans, and show the first spirit of the Phœnix to arise amongst the ruins of the city a few years ago. Chicago was a strong hold of a Republican King hardly better than Tammany Hall; to-day it is nearly a government of neighbors by neighbors.

LOCAL MATTERS AND NEWS.

Here the Republicans easily carried the Legislature, they paid the penalty of nominating Walsh for Governor with his defeat. Walsh was a church politician, like Hanfan, Wakeman, Nasi, who ciphered up and prayed out his nomination, although the city of Newark, which understood him, voted against him in consequence. The same city, which would have given a deserving Republican 4,000 majority, went for the Democrat this year by 2,000 votes transferred from the unworthy Walsh.

The Massachusetts election shows that the Labor Reform party—a sort of American Fenianism, with Wendell Phillips for its O'Mahony, and Ben Butler for the James Stevens—is about as big as Jack Cade's original crowd. The Temperance party in Massachusetts did not poll high, as Sam. Laroy, of Ohio, the great orator of Bibs of that ism, was absent in New York making speeches for Bill Tweed! Temperance and Tweed make a refreshing beverage.

In Harford county, Creswell's county of Cecil has gone Republican; all the western counties of the State go Republican, including Frederick, Tome, Creswell's uncle carried his own county for Governor. The ignorant rebel vote diminishes every year, and would be overcome much sooner if the Republicans had a reliable and disinterested paper in Baltimore—one in the interests of civilization instead of dirt.

The State of Virginia, although anti-Republican, held a perfectly fair and just election—white and black voting together, without prejudice or arrogance—and thus a victory of peace, which ever way the result proved.

In Philadelphia, Bill Mann, the hereditary District Attorney, ran several thousand behind the Republican ticket, and would have been beaten but for the bad conduct of the Democratic police and the unfortunate opposition of the *Evening Bulletin*—a paper whose support is fatal, whose opposition is always coveted, and which appears, by its general business, to use bean soup for printing ink and to be edited by an oyster.

APPOINTMENTS TO OFFICE.

George H. Boker has been given the Turkish Mission, vice Wayne McVeigh, Cameron's son-in-law. This is a decent return to the style of man we maintained there during the whole Lincoln's and Johnson's administrations, and Edward Joy Morris, a literary man, as well as a good legate, held the post continuously. Boker is a man not old, but a little *passé*, with the enjoyment of a fair amount of wealth, accumulated by his father, who was a banker and merchant. He wrote several good dramatic pieces many years ago, and, at the beginning of the war, sent his name to do national duty. Although he wrote few fine pieces against the rebellion, he wrote many timely ones, and many good enough for the great masses who furnished soldiers, votes, and money. Amongst these was a piece entreating equal treatment and honor for the colored regiments—somewhat remarkable as the emanation of this aristocratic Philadelphian. Had George Boker ever lived in some other city he might have been a good seed of literature planted in kindly soil; but, like Bayard Taylor, Dr. Conrad, and other Philadelphians, he does not without honor except at home.—I mean, of course, in literature. Mr. Taylor, who has made repeated and very individual attempts to commemorate his native State in fiction and verse, working as a labor of love and art together, and from homestead attachment, told me that on the occasion of a late lecture-course at Philadelphia, his portrait was missed by the audience, as it was displayed among the other lectures of the course. Why? He had tried to do something for the State!

It is reported that General J. A. Walker is to be made Indian Commissioner, although Vincent Collyer is crowding for the place. Collyer is generally set down, among those who know politicians, like Hanfan, Wakeman, Nasi, who ciphered up and prayed out his nomination, although the city of Newark, which understood him, voted against him in consequence. The same city, which would have given a deserving Republican 4,000 majority, went for the Democrat this year by 2,000 votes transferred from the unworthy Walsh.

Walker is now here, where the Republicans easily carried the Legislature, they paid the penalty of nominating Walsh for Governor with his defeat. Walsh was a church politician, like Hanfan, Wakeman, Nasi, who ciphered up and prayed out his nomination, although the city of Newark, which understood him, voted against him in consequence. The same city, which would have given a deserving Republican 4,000 majority, went for the Democrat this year by 2,000 votes transferred from the unworthy Walsh.

The Massachusetts election shows that the Labor Reform party—a sort of American Fenianism, with Wendell Phillips for its O'Mahony, and Ben Butler for the James Stevens—is about as big as Jack Cade's original crowd. The Temperance party in Massachusetts did not poll high, as Sam. Laroy, of Ohio, the great oratorical bib of that ism, was absent in New York making speeches for Bill Tweed! Temperance and Tweed make a refreshing beverage.

In Harford county, Creswell's county of Cecil has gone Republican; all the western counties of the State go Republican, including Frederick, Tome.

FOREIGN.

Increase of Cholera at Constantinople.

Various Rumors Concerning the Proposed Movements of the Pope.

The French Press Call for an Alliance with Russia as Against England.

Italy.

ROME, Nov. 12.—The Duc de Harcourt, French Ambassador from Paris at this court, was yesterday received by the Pope and Cardinal Antonelli.

PARIS, Nov. 12.—Rumors continue as to the approaching departure of the Pope from Rome. *The Presse* to-day distinctly states that the Pope has intimated to Thiers that it is his intention to establish a residence in France, and that Thiers has already yes been discovered which will take the place of wood which now enters the construction of both brick and stone houses, iron beams and columns having been entirely invented entirely inadequate to withstand intense heat. They are, under such circumstances, but little, if at all, better protection ofes. They twist and curl to an extent that, in Chicago, building- said, fell down owing to the heat of boring fires. We can, however, with little trouble and expense, render wood almost as passive with regard to heat or stone; and we think that this process should be insisted on by municipal authorities.

The process to which we allude, and which there exists no patent, so that any who likes can try it, is briefly as follows: The dried lumber is soaked for a short in a solution of soluble glass, a silicate of soda or potash, and then immersed in a bath of lime-water. In this way the silicate of soda is decomposed, and a silicate of lime is deposited in the pores of the wood.

This substance occurs in nature as a mineral known as Wollastonite, and is both fire-proof and insoluble in water, so that when once treated in this way will never lose its qualities. Soluble glass is largely manufactured in this country, and used for a variety of purposes.

A Bankrupt Becomes a Millionaire in Three Years.

From the New York Times.

Three years ago Alexander Ross, protégé of Peter B. Sweeny, and the son-in-law of John J. Bradley, also a member of the two Ring Commissions and the chief agent of Tweed in the Assembly died a bankrupt, and was adjudged such in the United States District Court on his own petition. He made oath that his property consisted of $300 worth of household furniture, and $50 worth of clothing; that his liabilities amounted to upward of $10,000. He asked Dillon to keep them from him. After the war Mr. Dillon advertised for the owners, and has resolutely refused possession of the papers until some provision should be made for them. Recently an advertisement appeared in the Alabama papers offering $500 for the missing pile. Dillon answered it, and General Ross's daughter came North to see Roger A. Pryor. She related particulars of the long search for the will; difficulties that had been encountered in the production of a forged will by her relatives and their Mobile lawyers, and expressed deep gratitude to Mr. Dillon for the recovery of the will, and said that she and her mother and herself would be enabled to again possession of their extensive Alabama and Georgia estates. The estates are worth $300,000.

Mr. Dillon is to be subpœnaed as a witness in the suits for their restoration to the rightful owners. Young Dillon gallantly distinguished himself in several actions during the war, and was one of the few private soldiers whom Congress voted a gold medal for bravery.

The Use of Soluble Glass for Rendering Wood Fireproof.

From the Manufacturer and Mining Journal.

We can scarcely suppose that the building of wooden houses will hereafter be entirely forbidden by law, and no fireproof material has yet been discovered which will take the place of wood which now enters into the construction of both brick and stone houses, iron beams and columns having been entirely invented entirely inadequate to withstand intense heat. They are, under such circumstances, but little, if at all, better protection ofes. They twist and curl to an extent that, in Chicago, building- said, fell down owing to the heat of boring fires. We can, however, with little trouble and expense, render wood almost as passive with regard to heat or stone; and we think that this process should be insisted on by municipal authorities.

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A Wild Woman.

Gobbartisville, Somerset County, Pa., is the sensation of the week. It has a woman-pure, wild woman, almost as wild as a deer. She is of the fall, or else she wears a apron of leaves, sandals of bark, and a piece of sea-berries. Swift as a deer, she has never been able to see a human being directly in her visits to the neighborhood houses and outskirts of the village; but who have seen her declare that she is from uncommonly large in person and comely in her oval face is set with keen black eyes and framed in long masses of flowing hair, and with her tall, slender form has the air of the queen of the forest. Most women, she has a great dread of them and bounds away over fences and fields whenever one attempts to approach her. She is consistent, and avoids in his way any great familiarity with women.

For children, however, she seems to have great fondness, as was exemplified by an incident of a few days past. While passing near the house of a farmer she espied a little girl three or four years old, playing in the road. Instantly she crawled behind a fence until within a short distance of the child, then, with a bound, cleared the fence, in the next second the screaming little one was far away at the top of her speed. The shrieks hearing the screams of her child, soon came screaming yet more loudly. Her child was attracted by the cries of both, hastened to the chase. The wild woman, finding herself encumbered by the weight of the child, dropped it and escaped. The latter was not injured, with the exception of some scratches, which, no doubt, are attributable to the sharp nails of the strange denizen of the forest.

Satisfaction In Stealing.

A curious case of kleptomania has come to light in Lawrence, Mass. A burglar was breaking into the house, was captured and carried to the lock-up. Captain Sweetsir was slight, it was agreed that the prisoner should tell him he would not be more than an hour, in order to draw a search warrant from him. The burglar, after exacting the same promise from his captor that he would not search any money in his possession should be given over to his wife, confessed that he was the author of many burglaries that had been committed in that region, and that he had secreted in Ash Grove Church, in the belfry, the pulpit, and the silverware filled with gold and silverware in his room on Arch-street, in that city, several hundred dollars in money, and a watch and chain, and in other places; also, that his real name was Carvel Sanborn, and that he was a native of Mr. McDonald in Albany. He then had over $1,500 in greenbacks, saying that, according to the agreement, that sum, with the savings bank in Albany and the money secured in his room, should be given to his wife. He had not robbed for money, but for the pleasure of it; it was a mania with him at times, and which he could not shake off until he broke into some one's house. The watch and chain found in his possession were a marvel of perfection, and was made by himself. Sanborn's wife, who resides in the New Hampshire, was shocked when she heard of his arrest, as she supposed that he was at work in Albany. All the money and property were found concealed in the house, and was restored.

The English Patent Law.

The report of the British Commissioners of Patents for 1870, just published, states that since 1852, when the present act was in operation, 23,473 patents have been granted, of which 10,807 lapsed at the end of the first year, and 4,373 at the end of the seventh year. During 1870 there were 3,405 applications for patents filed, and 2,180 were passed. Of these 3,340 specifications were filed, and 1,160 patent claims were forfeited, through the negligence of the applicants. The cost of printing the specifications of patents under the old law, 12,561 in number, and dating from 1711 to 1852, was completed in 1859. Since 1866 the abridged specifications have been printed quarterly. The publication of the British Commissioners of Patents for the year 1870 comprise 2,650 volumes, the cost of which was over $12,500. Complete sets, or a number of eighty have been presented to the authorities of the principal cities and towns of Great Britain, on condition that the volumes shall be daily accessible to the public free of charge. In the British Government may be remarked, has also presented complete sets to institutions in the United States, and two copies of this invaluable series of publications, are to be found in this city. The gross receipts of the English patent office amounted to $380,645, of which £67,000 were paid to law officers of the government in England, and £17,250 to the officers in Scotland and Ireland. The net surplus balance remaining in the hands of the Commissioners at the end of the year amounted to £317,055, and the total amount of income since 1852 has reached the sum of £836,440.

Telegraph Around the World.

The London *Daily News* gives, on good authority, a programme by which our continent will be girdled more than heretofore in the course of the present summer. It says three lines of cable are about to be laid, under the direction of Mr. Cyrus W. Field. One will be from San Francisco to Honolulu, thence to Midway Island, thence to Yokohama, 4,873 miles. Another line from Victoria, Vancouver's Island, to Asiatic Russia, connecting with Possiette, which is already connected by telegraph with St. Petersburg. The third line is from one of the Aleutian Isles, a line is to run across Behring Straits, and so to Yokohama, where it will join the Russian line to Nipchon, thence to Possiette, Russia. It is estimated that 8,863 miles of wire will be required from San Francisco to Possiette, Russia, over and above the number of miles of submarine cable. By the other line, from Victoria to Possiette, about 5,344 miles will be required. In this way the whole of Asiatic Russia, from Behring Straits to Archangel, will be connected by telegraph with Possiette, which is already connected with St. Petersburg. From Yokohama a line is to run to Shanghai, this connecting with Hong Kong, while from Yokohama a line is to run

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MONDAY, NOVEMBER 13, 1871.

THE NEW FIRE LIMITS.

A special committee of the Common Council are preparing an ordinance to prohibit the erection of wooden buildings within certain prescribed limits. They have hit upon the plan of dividing the city into two districts, or circles. In the inner circle the erection or repair of wooden buildings is to be prohibited. In the outer one no wooden buildings are to be erected more than sixteen feet in height. Additional regulations are to be proposed regarding lumber yards, planing mills, and oil manufactories and refineries. Some provision will also be made for the removal of the temporary structures erected within the limits of the inner circle since the fire.

The proposed ordinance, if enforced, will be better than nothing, but we think any impartial observer will bear witness that there will be enough wooden buildings for all proper and legitimate uses, in the outer as well as the inner circle, during the next fifty years, even if not another one is allowed to be erected or repaired, or moved north of Thirty-fifth street, or east of Western avenue, or south of Fullerton avenue. Any competent undertaker from the old world will tell us that the fire, large as it was, was not half large enough to insure us against the next great conflagration—that there is enough worthless combustible material in State street alone, between Twenty-second and Harrison, to burn down all that is left of the South Division—that the North Division contains scores of streets as dangerous as State street, and that the North Division, at the present rate of progress, will soon be in a more hazardous plight than ever before.

The capitalists of other cities and other parts of the world, upon whom we must depend for the speedy rebuilding of our burned districts, will be governed in their action very much by what we do to protect ourselves against another calamity. They will be slow to risk their property in the midst of so large a pile of kindlings as we have already collected, and slower still if we allow more of them to be heaped up. They will charge us a proportionately higher interest, and solvent insurance companies will charge us a proportionately higher rate of premiums. To allow a fresh lot of wooden shanties to be erected within any part of the city is to put all existing and all future buildings and their contents, to the cost of higher rates of interest and insurance, in order to accommodate the greed of a comparatively small number of real estate owners and house-movers who want to erect the price of decent brick tenements for pine barracks.

We hope that the Common Council will erase the license which is proposed to be given for the erection of one-story wooden buildings in the outer circle; or rather strike out of the ordinance the line which divides the city into two circles, and prohibit the erection of any more wooden buildings within the corporate limits of the city. The sixteen-feet shanties will be a disgrace to the city, do say nothing of the danger they bring with them. They will be neither attractive to the eye, or wholesome to nose. We have too many of them now by several thousands. Those which we already have cannot be got rid of, perhaps, till the fire helps us to dispose of them, or decay removes them, or the demands of business push them off. They will last long enough in any case. Let us have no more of them at any rate.

FIRE INSURANCE COMPANIES.

Insurance is, theoretically, a protection against accidental loss. For that protection the public pay an enormous sum annually. When the accident occurs and the insurance is not paid, the transaction is a fraud. There may be mitigating circumstances, and perhaps some extenuating pleas, but the fact remains that the company which refuses to pay its losses, when it can, commits a fraud. Insurance money is not a mere debt. It is something more. The premium is paid for protection against calamity. The only consideration given for the premium is the payment in case of fire, and when that payment is not made, that is no, only a failure of consideration, but a betrayal of trust which amounts to cheating. The insurance companies which have lost by the Chicago fire have, as a whole, demonstrated that insurance, as carried on now, is a snare and a delusion, if not wholly a fraud. The business of most modern insurance companies is to divide all receipts among its officers, agents, and stockholders, and not to pay the risks they assume. Look at the long list of Chicago insurance companies, not one of whom was able to pay a dollar to its plundered customers when the dollar was needed, and of which perhaps the Republic alone will in time come forth with a record of payment in full, and this apparently against the will of its principal officers.

Nor have Eastern companies as a body proved to be any more honest, when honesty was not profitable. Some instantly closed their doors. Others suspended business and sent agents hither to purchase the unexpired policies; others impudently proclaimed their intention to pay in full, and paraded statements of their assets to quiet the fears of their Eastern customers, while they were sent out here "confidential" statements showing such an approach to bankruptcy as might induce policy-holders to accept a few cents on the dollar. Those same companies are advertising at the east that their capital and assets are unimpaired, and are seeking by such statements to get new business. A very few are pursuing a manly and honest course.

An insurance company is very much like an egg: it is either good or it is bad; it is solvent or insolvent. If it is solvent, it is fraudulent and dishonest not to pay its obligations; if it is insolvent, it should not be permitted to do business an hour. It is a fraud for an insurance company that cannot pay its losses in full to advertise for new business. Every such company should be shut up by injunction or the police just as promptly as any other gift concert or Peter Funk institution for swindling the public.

Still another class of companies professing to be able and willing to pay, have sent hither a corps of adjusters whose special business is to browbeat the impoverished policy-holders, and to defraud them of as much of their claims as possible. Every possible and imaginable quibble is adopted. The most captious objections, the most farfetched technicalities and evasion that would disgrace the lowest pettifogger are made pretexts for refusing or delaying payment of losses. These companies know the necessities of the insured, and rightly assume that the man who has nothing in the world but his insurance policy must sooner or later accept what is offered him, or starve. But these men are overdoing the business, and the first thing they will feel will be the institution of suits in the Federal Courts, and such an exposure of the frauds and tricks of insurance, followed by summary judgments, as will bring down upon them the contempt and indignation of the country. Another evasion to which some of these companies are resorting is the postponement of payment for sixty days after proof of loss. The assertion is that the insured "have no lawful claim to any portion of the insurance until after sixty days from proof of loss." This is not true. The debt accrues at the instant of loss, and is payable upon proof thereof. Any company can pay, as all respectable and solvent companies do pay, as soon as proof of loss is made. The sixty-day pretext is but another item in the general system to avoid payment. The company that is really solvent and able to pay its debts, and is honest, does not plead the sixty days' delay that is only resorted to by companies who either are not able to pay, or who are using that delay to compel the suffering losers to sell their claims for less than what they are worth. The company that offers to waive the sixty-day clause and pay at a discount of 1, or 2, or 5 per cent a month, confesses that it has the money, and withholds it to plunder its victimized customers. Such companies are unworthy to be included among respectable and honest insurance companies, and should not be allowed to transact business here or elsewhere.

In honorable contrast with these institutions are the companies which are paying losses as fast as proofs of loss are filed and ascertained to be correct. They serve to show what insurance ought always to be, and what it always would be, if the business were conducted upon principles of honesty, fairness, and justice.

THE WALKS THAT WERE.

Chicago has lost a considerable strip of sidewalk in the late fire—over a hundred and twenty-two miles—valued by the Superintendent of Sidewalks at a little short of a million of dollars. We are glad the Superintendent of Sidewalks has made this report; first, because there is a certain comfort in contemplating exact figures, and a glory in realizing that our burnt walks would have reached from Lake Michigan clear to the mighty Mississippi, if stretched thitherward on the straightest possible line. But the Superintendent's report is welcome chiefly because it shows us that we have such a thing as a Superintendent of Sidewalks—a fact which would not have appeared from an inspection of the sidewalks themselves before the fire, or of those which now remain to us in the West Division. The facilities of Chicago for burning up 122 miles of sidewalk at a single kindling should, under the new *regime*, be greatly diminished. In the central district, where the grade of the walks is high above that of the lots which they front, the material will doubtless be limestone, as before; but in the residence part of the city, where all the ground is up to grade, and concrete sidewalks can be conveniently laid, that material will undoubtedly supplant all others, it being smooth, firm, and fire-proof beyond all other materials, and cheaper than any other fit material. At all events, no consideration should tempt the Council into allowing any more pine sidewalks laid, except under the conditions mentioned by us a few days ago.

AMERICAN COMMERCE.

The Government of Costa Rica, in Central America, has recently contracted for the construction of a railroad 160 miles long, from the port of Simon, on the Atlantic coast, thence by way of the capital, San Jose, to Alajuela. The contract price is $8,000,000, beside the privilege of importing iron free of duty. The contractor is also authorized to introduce coolie labor. The track is of the narrow gauge, 3 feet 6 inches wide. The Republic of Costa Rica is, compared with its neighbors, prosperous and peaceful. The three cities thus connected are all situated near the line of 10 degrees north. The chief industry of the country is the production of coffee, which is rapidly increasing. The chief port is Punta Arenas on the Pacific coast, from which the coffee is shipped to all parts of the world. Of late years a part of this coffee has been carried by coasting vessels to San Francisco, to be shipped thence to the East by rail, but the construction of this railroad directly through the coffee country will carry it all to the Atlantic coast. Heretofore the coffee has been transported in ox-carts, with wooden wheels, across the country, to Punta Arenas; hereafter it will be picked up at the way stations along the road; which will probably be extended to Punta Arenas. The movement of the natural products of the country will afford a profitable business to the railroad, which will not depend, like the Panama route, on the mere transhipment business, which has nearly declined since the construction of the Union Pacific Railway. This development of the productive capacity of the Central American states, is but a part of the growth of commerce, which is general in all parts of the southern half of the American Continent. Steam navigation is of comparatively recent date in South American trade, but the liberal policy of Brazil has made that country a commercial as well as [illegible] which ply between Liverpool and the ports of Para, Meranham, and Ceara. Other steamers run to Rio de Janeiro, the River Plate, and Pernambuco, and a monthly service is kept up from Southampton. The Liverpool, Brazil, & River Plate Company now own eighteen steamers, and there is building or now due from the River Parana Company, whose vessels call at Bordeaux on the way to Montevideo, Buenos Ayres, and Rosario. In addition the Pacific Steam Navigation Company has twenty-seven steamers employed. To sum up, there are now seventy-one steamships carrying the British flag, trading from England to South America, or plying between the ports on the Pacific coast northward to Panama. The tonnage of these steamers will aggregate this year 100,000 tons. The cotton, sugar, tobacco, coffee, wool, hides, and other products of South America, are therefore to find their way to Europe. The British exports to South America in 1870 were about $65,000,000, and are on the increase. The effect upon the South American States is most encouraging. The profits which are increasing bring back to them large additions of wealth, and the hitherto listless and idle populations are becoming active and industrious producers.

While our American States and sister republics are thus expanding into commercial countries, and while every civilized nation has its vessels carrying away portions of these products and taking back something else in return, the sight of a vessel bearing the United States flag is a novelty. In fact, it is becoming a novelty in our own ports. The English, French, Dutch, Germans, Danes, and Swedes are steaming into our ports, and all parts of the American continent, from St. Johns in Newfoundland around to Behring's Straits, offering their service to do the carrying business for the various peoples on the American Continent. We are an anomaly among nations. We have more iron, of a better quality, and located in extensive quantities in all parts of the country. Our ores are rich beyond comparison. We have an inexhaustible supply of every variety of coal. We have timber, cotton, and flax, hemp, oil, and turpentine. We have in fact everything that is needed to give us a vast superiority over any other nation in the business of shipbuilding, and especially of building iron vessels. We have the labor, the skill, and the materials. But the law levies a tax from which no public revenue is secured, on the materials, making them so high that no vessel can be constructed in the United States that could earn enough money to pay the interest on her cost. We have closed every shipyard, and shut up the once famous machine establishments. We have driven the American flag from the ocean. Like a dog in the manger, Congress will not permit our mechanics to build ships, nor will it permit merchants to buy foreign-built ships. The result is that the continent of North and South America is surrounded by fleets from all parts of the world, doing business which we could do for ourselves, if our own law would permit it.

A German philosopher, who evidently had not heard of the overthrow of Tammany, has invented a method for hastening the millennium. He believes the cause of all sin on earth is the same as the cause of Satan's fall—ambition. To extirpate sin, therefore, it is only necessary to do away with ambition; and for this our philosopher has the following plan: First, abolish names. Let us have no more John Smiths attempting to convert themselves in'o John Miltons, nor William Sykeses aspiring to make William Tweeds of themselves. Let the people, instead, be numbered like inmates of prisons and almshouses and members of the Legislature, and, furthermore, let the numbers be changed once a year, all round. That is the whole gist of the system, and the simplicity of its workings can be seen at once. Thus, if a person be so ambitious to distinguish himself that he will strive for glory, that glory attaches to some mathematically designated individual—say to citizen No. 36,441, District, No. 412, Department 66. By the time No. 36,441, etc., is aforesaid, he has begun to "bear his blushing honors thick upon him," they are transferred to another citizen, and the original No. 36,441, &c., becomes metamorphosed into (say) No. 6. Probably property is to be transferred in a similar manner. Everybody being, by this process, deprived of all incentive to get ahead of his neighbor, everybody devotes himself solely to the good of the whole community, and all, being virtuous, are happy. There will, however, be draw backs to the delightfulness of this system. It will, for instance, be found specially convenient to the purposes of evil-disposed persons—that is, those who will be wicked men, in spite of mathematics. A burglar will like nothing better than to slip out of his popular designation at the end of the year, and see it conferred upon a promising divine while he himself takes that of a bank President. But then, perhaps, the countervailing benefits of the anonymous system would be fully as great as the drawbacks. As one of the good results of it, we should have no Trains, nor Woodhulls, nor others of that ilk, and for the sake of that exemption we might endure almost anything.

A DILEMMA FOR TWEED.

New York seems likely to have a nice question for her jurists to decide by-and-by. If Tweed, as the papers now think probable, is sent to State Prison for his crimes, which will be considered paramount, his duties to the State as a Senator or as a convict? Thirty thousand of his fellow-citizens (including repeaters) have declared their desire for his services in the former capacity, while only twelve will be allowed to vote upon the question of his eligibility to the Penitentiary. This would seem to decide the matter in favor of the Senatorial functions of the Boss. He has announced, very positively, that he will not resign his Senatorship, and the statutes throw obstacles in the way of a man's resigning his seat in the State Prison after having been duly elected thereto. Hence Tweed must serve in both capacities. Fortunately there is a Penitentiary, as well as a Capitol, at Albany, and Tweed can drop in at the latter institution of a morning, taking his work with him, as our grandmothers used to do. Perhaps he will also be favored with a guard of honor, or at least a ball and chain; and if the fastidious members of the Senate object to sitting side by side with a person who lodges at the Penitentiary, they can be reminded that they have always sat complacently enough with those who ought to have been lodged there.

The Republicans of the city of New York cast a far larger vote at the recent election than ever before since the party was organized. Forty thousand is about the highest vote they ever polled in that city. But on last Tuesday they increased their vote to upward of 54,000, and carried five or six wards—a thing they have never done before.

For Secretary of State the vote cast was as follows:

Wilkes, united Democratic nominee	82,324
Scribner, Republican	54,119
Democratic majority	28,205

The previous Democratic majorities ranged from 45,000 to 50,000. Last year the Republican vote was only 34,391, against 87,418 Democratic. Much of the present increase of strength is due to the Germans who have joined the Republican party. Not less than 10,000 Germans, who have heretofore acted with the Democratic party, voted the straight Republican ticket, for the first time in their lives.

But the best exhibition of German power was on Register, for which office General Sigel, Republican, ran against Shandley, Democrat. The Irish voted for their countryman, Shandley, while the Germans en masse "fit mit Sigel," as did all the Republicans, with the following magnificent results:

Sigel, Republican, and German candidate	83,011
Shandley, Tammany, and Irish candidate	45,326
Sigel's majority	37,685

But the worst beaten candidate on the Tammany ticket was the traitor Ledwith, who ran for Supreme Court Judge. He had acted with the Citizens' Reform Committee, and pretended to be against Tammany until a fortnight before the election, when he sold [illegible] and the Ring thieves for a nomination on their ticket. It will be seen that his perfidy was too glaring and disgusting even for the besotted and scoundrelly followers of the "Four Cæsars" (seizers), viz.:

Ledwith, Tammany apostate	46,412
Barrett, Republican and Reform	87,483
Majority against Ledwith	41,071

[illegible] according to the Tammany camp.

It is plain that we cannot depend upon England to furnish us with any such supply of news sensations as she has recently undertaken to do. She sent us a neat thing in the way of social and political revolutions, whereby the Conservatives were to play a sort of leap-frog game, landing away in front of the Liberals in a movement for the elevation of the working classes. Then this story was denied; then it was confirmed, with documents, names, and even signatures of noble lords and ignoble brick masons. Then the whole story was exploded with as little shock as Butler's wonderful magazines in front of Fort Fisher. Now the dozen stories of the Queen's retirement, and a consequent regency, go up in a puff of smoke; the storm against Gladstone seems to have blown over; and the Battle of Dorking to have been indefinitely postponed. England must admit that, as between her and America, in the matter of news sensations worth carrying across the Atlantic at the present cable rates, the balance of trade is altogether in our favor.

The news from France is somewhat important. The list of diplomatic representatives of the Thiers government has at last been made up, and M. Jules Ferry is the Minister assigned to the American Mission. M. Ferry is an extreme Liberal—that is, the extreme of law-abiding Liberalism—and has been distinguished in the debates of the Corps Legislatif, and also as a member of the French Government.

A more important piece of intelligence, however, is the announcement, on the strength of an "interview," which some one has had with M. Thiers, that, on the meeting of the Legislative Assembly, early in December, the Provisional Executive will propose the immediate establishment of a definitive republic. This is good news, if true. Any movement which the affairs of France can make, either now or next year, will be scarcely better than a leap in the dark; but, in view of the age of M. Thiers, on whom the moderate and liberal can alone rely at present, and the activity of the intriguers for divers would-be monarchs, it is unquestionably better that the leap should be made soon—the sooner the better.

A great deal of inconvenience will inevitably result from the scattering of our city traffic, and especially from the separation of the two principal business sections by a blank area, necessitating three or four miles of travel between the centres of the two. This inconvenience is greatly increased by the present unhappy condition of the streets—*sans* lights, *sans* sidewalks, *sans* everything, except a narrow thoroughfare, skirted by palisades of *debris*, and crowded with wagons, whose drivers are invariably in a hurry. The tide of travel along several of these streets is very great, extending well into the night at this season of the year. The Board of Public Works ought to furnish at once at least a sidewalk on one side of *one* of the east-and-west streets, from the river to Wabash avenue. Other accommodations should follow; but this single sidewalk (probably along Washington street, where the mud is as great and the difficulties as few as anywhere) should be provided without a day's avoidable delay.

If the municipal corruptions heretofore practised in the cities of New York and Brooklyn are not reformed by the Legislature this winter, the Republican party will be solely responsible for the failure, because they have a three-fourths majority in the Legislature just elected, and can pass any bill they please in despite of Governor Hoffman's veto. The Legislature is thus politically classified:

Senators elected, Republicans	24
Senators elected, Democrats	8
Republican majority	16
House—Republicans	84
House—Democrats	34
Republican majority	50

—The politicians of both parties in Boston and Charlestown favor the annexation of those two cities. The Legislature will be asked to carry out the plan, and the friends of the measure feel confident of success.

COMMERCIAL.

SATURDAY EVENING, Nov. 11.

The following are the receipts and shipments of produce at this port during the past twenty-four hours, so far as reported, with the corresponding quantities one year ago:

	Receipts.		Shipments.	
	1871.	1870.	1871.	1870.
Flour, brls	5,287	5,045	2,676	10,615
Wheat, bu	22,000	26,300	49,337	170,683
Corn, bu	138,576	39,650	186,383	114,051
Oats, bu	73,462	18,337	89,948	114,859
Rye, bu	2,910	1,732	260	.....
Barley, bu	10,990	7,200	14,134	1,340
Grass seed, lbs	79,070	4,100	.....	.....
Flax seed, lbs	.....	56,514	.....	.....
Broom corn, lbs	191,650	99,030	2,122	75,041
Cut meats, lbs	199,720	23,456	260,301	125,559
Beef, brls	1,045	877	2,596	997
Pork, brls	.....	.....	172	310
Lard, lbs	30,000	7,720	115,200	26,940
Tallow, lbs	36,227	5,800	.....	.....
Butter, lbs	72,945	5,284	9,000	43,000
Live hogs, No	8,200	6,513	2,302	2,264
Cattle, No	1,506	2,042	300	1,717
Sheep, No	192	809	134	447
Hides, lbs	127,245	137,623	30,000	107,741
Highwines, brls	463	412	251	159
Wool, lbs	223,670	39,900	191,800	94,300
Potatoes, bu	4,500	7,254	10	2,700
Lumber, m	2,177	1,097	3,114	2,900
Shingles, m	140	264	176	1,750
Lath, m	113	.....	30	257
Salt, brls	1,779	.....	2,603	2,444

The following are the receipts and shipments of breadstuffs and stock during the past week, and for corresponding weeks, ending as dated:

RECEIPTS.			
	Nov. 11, '71.	Nov. 4, '71.	Nov. 12, '70.
Flour, brls	26,272	20,055	26,053
Wheat, bu	306,687	356,502	304,284
Corn, bu	417,004	238,567	260,556
Oats, bu	279,307	363,833	109,995
Rye, bu	26,474	34,862	17,448
Barley, bu	67,530	32,150	45,350
Live hogs	56,036	.....	34,461
Cattle, head	5,402	.....	10,799
SHIPMENTS.			
Flour, brls	19,156	19,927	45,519
Wheat, bu	230,153	171,139	239,000
Corn, bu	547,834	764,514	802,726
Oats, bu	449,822	679,305	260,564
Rye, bu	31,059	116,126	34,474
Barley, bu	167,229	71,611	104,838
Live Hogs	26,376	.....	12,121
Cattle, head	3,439	.....	4,564

Withdrawn for city consumption during past twenty-four hours: Wheat, 1,719 bu; corn, 4,263 bu; oats, 963 bu; rye, 600 bu. For the week: Wheat, 10,065 bu; corn, 31,426 bu; oats, 13,984 bu; rye, 4,670 bu; barley, 5,219 bu.

Inspection for Monday: Wheat, 143 cars; corn, 221 cars and 6,300 bu; oats, 60 cars; rye, 9 cars; barley, 35 cars; total, 477 cars.

There was a very liberal attendance of operators on Change to-day, and a fair degree of activity characterized the markets. Generally speaking, prices on nearly all articles were without important change from yesterday, advices from other markets being quite favorable. Shippers purchased less than on Friday, while the speculative movement was liberal.

Highwines were in good demand, and as the offerings were comparatively light, sellers had the advantage, and succeeded in forcing an advance of a penny, the market closing strong at 86 asked for spot and October. Sales were 600 brls at 87c; 100 brls at 87½c.

Lake freights were quiet at nominally unchanged rates. There was some inquiry for vessels, but shippers were not generally willing to pay asking rates. A total of five charters were reported—one for wheat, three for corn, one for barley. Rates were: Wheat per 2 bu at 9½c for oats, 7 1-4c for corn, and 8c on wheat, by sail, to Buffalo.

Provisions were less active at unchanged prices. Later in the day the feeling was one of firmness, no product of consequence was offered, but later there were sellers at the prices nearly current in the morning, closing quiet and steady at the annexed quotations: Mess pork, $12.75 for late delivery; seller December, $12.62½@12.75; seller the year, offered at $12.75; seller January, $12.87½@13; Lard, 9 1-4c for new, spot, and cold could have been had at 9 3-4c; seller December, 8 1-8c; seller January and February, offered at 9c, and for March delivery 9c was bid. Green meats: Sr fair shoulders 7c for same, 10 lb average, new sweet pickled hams 11½c; 16c; 16c; full bundles 9c for shoulders; 8c for short ribs. Boxed meats for delivery next month: 6 1-4c for Cumberlands; 6 3-4@7c for short clears; 7½c for short ribs. Sales were 165 lbs, new mess pork, cash, at $12.75; 100 brls do, seller January, at $12.87½@13; 200 barrels seller December at $13.50; 50,000 lbs green shoulders at 6c; 20,000 lbs. green hams average, at 9c; 40,000 lbs. do, av. 15 lbs., at 7 1-4c; 100,000 lbs. do, av. 16 lbs., at 7 1-4c; 100,000 lbs. do, av. 10 lbs., at 7 1-4c; 100 tierces prime leaf lard at 9 3-4c.

Flour very dull, under a great scarcity of buyers, but inasmuch as the stocks here are limited, and wheat was unchanged, the feeling among sellers was generally firm, and prices must be quoted the same as on Friday. Sales were: White winter extra at $6.30@6.50; choice do at $6.20@6.30; 200 brls do on private terms; Spring extras—100 brls at $5.35; 400 brls at $5.50. Spring superfines—150 brls at $4.50; 100 brls do at $4.60; 100 brls at $4.65. Total, 1,100 brls. Bran—10 tons at $14.50 on track.

Wheat was less active at variable prices, though the fluctuations were confined within the limits of 3-4c per bushel. At times there was considerable excitement and activity, then again quiet prevailed and prices would drop back, the result of conflicting advices from abroad. Operators were the principal operators, the amount taken for shipment being small, generally for No. 3 spring, carcely now nearly made up. As compared with Friday, prices averaged about 1c better, as bidders were more particularly anxious to sell under the head their own figures, and the majority of dispatches quoted improved markets elsewhere. Early sales of No. 2 spring were at 97c, which afterward fell $1.00 3-4c for strictly fresh, and closed steady at $1.00 3-4@1.00 1-4c. Seller the last half opened fortnight before the election, when he sold [illegible] advanced to $1.01 1-4c, fell back, but closed strong at [illegible]

Seller December ranged at $1.02 1-4@1.02 1-2. No. 1 was quiet, 3-4c also the ruling figure. Winter wheat was in limited demand, and prices ruled cold, and very little offered. Sales include: 1,500 bu No. 1 spring at $1.02 1-2; 1,500 bu do at $1.01 1-4; 5,000 bu regular No. 2 spring at $1.00; 16,000 bu do at $1.00 1-4; 29,000 bu do at $1.00 3-4; 66,000 bu do at $1.01; 17,000 bu do at $1.00 3-4; 6,400 bu No. 3 at $1.00 1-2; and 2,000 bu rejected at 97c. Total, 152,400 bu.

Corn was in active shipping and speculative request, and a very good business was transacted at about Friday's range of prices, opening at 47 1-4c for car lots of No. 2, advanced to 47 3-4c, and at the close there were buyers at 48 1-4c. Seller the month ready at 48 3-4c; seller December and January, 50 3-4c. Rejected did at 39c. Sales include 2,400 bu No. 2 at 51 1-4c; 60,000 bu do at 50 1-2c; 5,000 bu do at 50 3-4c; 4,000 bu do at 49 3-4c; 1,200 bu rejected at 39c. Total, 81,600 bu.

Rye was dull, but prices were steady and firm, without alteration from the previous current quotations of the day preceding. The only sales reported were 8,000 bu No. 1 and 2 at 61c—closing firm.

Barley was in limited demand, and the market was quiet, but prices were nominally unchanged—if anything a trifle firmer than on Friday—closing steady at 66c asked for No. 2, and 55@56c for No. 3. Sales include 1,600 bu regular No. 2 at 54c; 5,200 bu do at 54 1-2c; 800 bu fresh at 54 3-4c. Total, 7,600 bu.

LATER.

In the afternoon the markets were very quiet and unchanged. Wheat sold at $1.01 1-4@1.01 1-2, seller last half, closing at $1.01 3-4.

The Daily Market.

BUTTER—The inquiry for choice dairy butter keeps steadily in excess of the supply, and holders are firm at full former rates, or at 23@26c. For fair to good tub and firkin grades there is also a reasonably active demand, but the offerings of such are ample, and we hear of sales at a slight concession from the prices current early in the week. Common packing stock is dull at 20c, and values are unsettled. We quote: Choice dairy, 26@28c; fair to good tub and firkin, 24@25c; common grades, 20@23c.

EGGS—The demand for grain bags continues unusually good, and, in sympathy with the prices at the mills, the market remains firm. Burlaps and gunnies are also moving freely, and the general market may be quoted fairly active and steady. The stocks are now in good working order. The following are the prices current: Stark, 36c; Lewiston, 34c; American, 31 1-2c; Minnesota, 30c; burlaps, bags, 21 1-2@22c; gunnies, 17@20c; wool sacks, etc.

BUILDING MATERIALS—An active business was doing in this market, prices were quoted firm for all articles in the list. The supply of lime still falls short of the demand, but aside from this the stocks are quite complete. Orders were being filled at the following range of prices: Stucco, $2.00@2.00; cement, $1.75; lime, in bulk, $1.35; white lime, per brl, $1.00@3.35; plastering hair, per bu, 85@35c; fire brick, per 1,000, $30.00@70.00; building brick, $14.00@15.00; fire clay, $4.00@5.00 per brl.

BEANS—Were in good request, and though arrivals were in liberal quantities, the market remains firm at full former prices, sales making at $1.80@1.75 for common, and $2.00@2.50 for good to really choice.

BROOM CORN—Is firm, at $100.00@90.00 per ton for old; $120.00@200.00 for new, and $200.00@240.00 for choice hurl.

COOPERAGE—Is steady and firm at $1.70@1.75 for pork brls; $1.00@3.00 for lard tcs; $1.20@2.25 for beef tcs; $1.00@3.40 for whiskey brls; 85@87c for flour brls. Staves and headings are quoted at $13.00@20.00 per m for pork, and $23.00@30.00 per m for whiskey brls and tcs.

CHEESE—This market was without quotable change, but owing to light stocks and the upward tendency of prices East, there was a firmer feeling among dealers and indications were favorable for 1@2 cents advance. In a small way, sales of prime factory were being effected at 14 1-2c for New York, and at 14 1-2c for Western, but sales were chiefly at the annexed quotations: New York factory, 15@16c; Ohio factory, 13@14c; Western do, 13@14c.

COAL—Trade continues fairly active and both hard and soft descriptions were firmly held at the quoted prices. We report our list as follows: Lehigh, screened, per Cayuga, $9.50; Erie, $9.50; Briar Hill, $9.00; Walnut Hill, $8.50; Indiana, $7.00; Hocking Valley, $7.50; Wilmington, $6.50.

CIDER—Was in fair supply and steady at $4.00@6.00 per brl, according to quality.

EGGS—Continue in liberal supply, and prices, under a good demand, were firm at 23c for fresh offerings. Some holders were asking 26c, but we heard of no transactions at that figure.

FRUITS—DRIED—The dried fruit trade was reported active, and the feeling was firm for nearly every article in the list. The exceptions were raisins and figs, both of which were "off" a little in sympathy with prices East. Apples are scarce, and under a brisk demand, both speculative and consumptive, the market is strong and steadily advancing. Peaches and cherries are also in light stock, and are tending higher. Prices current in dried fruits in, at prices, largely Eastward, where there is an active export demand, the European crop having proved a failure. The following are the prices current: Apples, 3 1-2@4c for sun dried; 5@6c for evaporated; peaches, halves, 9 1-2@10c; quarters, 5 1-2@6c; apples, new, southern, 3 1-2@3 1-2c; do new Western, 11@12c.

PORK—There was no change in prices, which were generally steady. The stocks of Lake Salt are still a little short, but dealers are looking for increased receipts, and have to [illegible] prices down about where they now are. Of salt under description the supply is in every way ample, and [illegible] at $1.80. Sold by Blanchard, Bernard & Co.

Cargo of sch Peoria, from Ludington, 179 M ft joist and scantling at $17.00. Sold by Bickford & Co.

Cargo of schr North Star, from Pentwater, 122 M ft first piece stuff at $16.25; cargo of barge Mary Murray, 138 M ft pieces stuff at $17.00. Sold by Wm. Meglade.

ON TRACK.

Shingles were dull, buyers being few, especially from the country. We quote: A's or star, $2.37 1-2@3.62 1-2; No. 1 sawed unchanged, at $1.30@2.00.

IN THE YARDS.

Lumber is still brisk, the demand being principally local. Prices are unchanged, as follows:

First clear, 1 inch to 2 inch	$ 450.00
Second clear, 1 inch to 2 inch	41.00@45.00
Third clear, 1 inch	35.00@37.00
Third clear, thick	40.00@42.50
First and second clear flooring, log-run, rough	40.00
First and second clear siding, together	42.00@45.00
Common siding	32.00
Common flooring, dressed	30.00
Common flooring, dressed second	25.00
Wagon-box boards, selected, 16 inches and upwards	52.00@55.00
A stock boards	30.00@35.00
B stock boards	25.00@28.00
Common boards, joists, sprailing, small timber, etc., 12 feet and under	20.00
Fencing	20.00
Joists and scantling, 12@24 feet	28.00@30.00
Pickets, square	16.00@17.00
Pickets, flat	15.00
Clear posts, split	15.00@15.00
Clear posts, round	12.00@12.00
Lath	4.00
Sawed shingles, No. 1	3.25@ 2.75
Sawed shingles, A or star	3.75@ 4.00

New York Financial News.

NEW YORK, Nov. 11.—Gold steady all day at 111 3-8@111 1-2. Loans were from 1 1-2@1 1-4 for use. Daily clearings, $48,000,000.

Government were steady during the afternoon. Sixes of 81, 10-40s, and currency bonds were much firmer.

The weekly bank statement shows the following changes:

Loan, increase	$2,709,300
Specie, decrease	1,086,000
Circulation, decrease	69,000
Deposits, increase	5,884,000
Legal tenders, increase	2,098,100

Money easy, at 5 per cent. The bank exhibit is regarded as favorable.

Stocks opened at about last night's prices, and continued strong until the publication of the bank statement, which was taken advantage of by cliques to sell, and prices have since declined. One of the important events of the coming week will be the annual election of Directors by the Pacific Mail stockholders.

State bonds, strong on Tennessee, firm on North Carolinas, and steady on remaining issues.

Sterling, 108 3-4.

Governments:

Coupon, '81	117	Coupon, '67	114 1-8
Coupon, '62	112 1-4	Coupon, '68	114 3-8
Coupon, '64	113 1-4	Coupon, '65	114 3-8
Coupon, '65	113 3-4	Currency '66	112 1-2
New	113 1-4		

State bonds:

Missouri 6s	96	Virginia, old	69
Tennessee 6s	67	Old N. Carolina 6s	27
Tennessee, new	67 3-4	N. Carolina, new	19
Virginia, new	68		

Stocks closed:

Quicksilver	19	Rock Island	102 1-2
Western Union	84 1-4	New Jersey	106 1-2
Quicksilver	19 1-2	Ohio Pref	99 1-4
Mariposa	11	St. Paul, preferred	77 1-4
Mariposa, preferred	19 3-4	Wabash	39 1-4
Adams Express	61	Wabash, preferred	54
Wells & Fargo	83	Fort Wayne	93 1-4
American	89	Terre Haute	20
United States	45	Terre Haute, pref	65
Pacific	45 3-4	C. & A.	104 3-4
N. Y. Central	91 3-4	C. & A., preferred	119
N. Y. Central scrip	88 1-2	C. & N. W.	79 1-4
Erie	51 1-4	C. & N. W., preferred	84 1-2
Erie, preferred	86	C. R. & Q.	120
Reading	102	Lake Shore	83 3-4
Harlem	123	Indiana Central	17 1-4
Harlem, preferred	123	Illinois Central	134
Reading	102 1-4	Pacific Mail	39 1-2
Michigan Central	119 1-4	Union Pacific	34 3-4
Pittsburgh	102 3-4	U. P. bonds	89 1-2
Northwestern	82 1-2	Sterling bonds	102 3-4
Northwestern pref	89 1-2		

Foreign Markets.

LONDON, Nov. 11—1:30 p. m.—Consols, 92 for money; 92 1-2@92 3-4 on account. Bonds of '62, 92 3-4; '65, 93; 10-40s, 89 3-4.

Sperm oil, 87s6d.

PARIS, Nov. 11.—Rentes, 56f 95c.

LIVERPOOL, Nov. 11.—9 a. m.—Cotton quiet and steady; middling uplands, 9 3-4; Orleans, 9 5-8@9 3-4; sales 10,000 bales; speculation and export, 2,000 bales.

Red winter wheat, 10s 6d@10

INSURANCE.

Insurance Agency.

GEO. C. CLARKE & CO.,

PRINCIPAL OFFICE,
No. 10 Eldridge-court.

BRANCH OFFICE,
No. 35 W. Washington-st.

FIRE & MARINE
Insurance Agency.

Risks taken in the following Reliable Companies:

MANUFACTURERS'
INSURANCE COMP'Y, of Boston.
ORGANIZED 1859.
Assets, after paying all losses, including those of the Chicago Fire, $1,150,000.

HOME
INS. COM'Y, of Columbus, O.

NORTHWESTERN NATIONAL
INS. COM'Y, of Milwaukee.

HOFFMAN
FIRE INS. COM'Y, of New York.

Cargo Insurance on the Lakes taken at current rates.

Shippers and Merchants desiring Marine Insurance, either INLAND or OCEAN, are invited to apply at our office.

GEO. C. CLARKE & CO.,
OFFICES
Nos. 10 Eldridge-court and 35 W. Washington-st.

REPUBLIC
INSURANCE COMPANY.
Highest Price Paid for Adjusted Claims
by D. K. TENNEY,
454 Wabash-av.

TO THE POLICY-HOLDERS
OF
NATIONAL
Insurance Company
OF BOSTON, MASS.

The undersigned, being duly authorized and desirous of will fully power to adjust and settle all claims against the "National Insurance Company, of Boston, Mass," and to make prompt payment of the same whenever properly and satisfactorily adjusted, takes this method of informing all claimants, and for requesting them to present their claims, with proofs of loss, to him, at Room No. 7 Masonic Building, corner of Randolph and Halsted-sts., with as little delay as possible.
WM. H. BOWERS, General Agent.
Chicago, Ill., Nov. 10, 1871.

TO THE
Merchants & Property Holders
OF CHICAGO.

Many of the Policies you now hold are entirely worthless; and we take this means of informing you that we can have the Policies exchanged, and will issue NEW ONES AT SAME RATES, in the

ANDES,
AMAZON,
BREWERS',
& TRIUMPH
Insurance Companies
OF CINCINNATI,
Whose Combined Assets are Over
$2,000,000.00.
The last two had no risks in the Great Fire, and the ANDES pays dollar for dollar.

E. E. RYAN & CO.,
47 South Canal-st., Chicago.

GENERAL NOTICES.

SPECIAL NOTICE.

[illegible] Merchants' Union Express Company.)
Sup't. Gen'l Sup'ts. Office, North-Western Division.)
Chicago, Nov. 2, 1871.

The American Merchants' Union Express Company will, on Saturday morning, Nov. 4, remove their general Office from Twenty-second-st., corner Indiana, to 59 Wabash-av., corner Harmon court. We also extend a permanent office for the accommodation of our West Side patrons at 218 West Randolph-st., corner of Green-st.; also Freight receiving at our freight depots, foot of Twenty-second st. C. B. & Q. and No. 90 West Water-st., opposite Brakes Depot. At Twenty-second-st. Depot, will can be delivered going to points on the Michigan Central, Illinois Central, Chicago, Burlington, & Quincy, and connecting lines. At No. 90 West Water-st. to and from C. & N. W. R. R. branches and connecting lines; also Great Eastern Railroad, and Chicago & Danville. CHAS. FARGO,
W. BARRETT, Agent. Asst.-Gen'l. Supt.

The Fire Insurance Co., of Hartford, Conn.
[illegible] holding policies of this Company will [illegible] call immediately at Room No. 9, 151 West Madison-st., Chicago, for adjustment.

S. FRENCH, General Agent.

REOPENING OF
MARTINE'S
DANCING ACADEMY.
ALL CLASSES REORGANIZED.

In view of the changed address of my patrons, I [illegible] this method of attracting to them an invitation to the opening of my weekly parties, to be held at [illegible] 53 and 55 Adams-st., beginning from Tuesday, Nov. 14. J. EDWIN MARTINE.

SPECIAL NOTICE.

TO WHOM IT MAY CONCERN: All parties having tickets in possession calling for goods pledged with the undersigned, pawnbroker and money lender, lately doing business at 87 West Randolph-st., will please call at his new office, 75 South Halsted-st., where all goods which are not in his care can be redeemed, and I hereby request my former friends and patrons that I have removed to 87 South Halsted-st., and am ready [illegible]

NOTICE.

[illegible] Dry Goods Merchants of the Western [illegible] intend to close their respective stores at [illegible] o'clock, commencing Monday, Nov. [illegible]

INSURANCE.

UNION
Insurance Comp'y,

OF
SAN FRANCISCO, CAL.

Cash Capital, Gold, $750,000.00
Assets, Gold, - $1,115,573.67

THOMAS GOODMAN,
AGENT,
165 West Washington-st.,
BRANCH OFFICE,
472 Wabash-av.

REFERENCES:
NATIONAL WATCH CO.
HAMLIN, HALE & CO.
FIELD, LEITER & CO.
H. N. WHEELER & CO.
EDWARDS, BLUNT & CO.
J. W. BUTLER & CO.
LOW BROS. & CO.
CULVER, PAGE & HOYNE.
CHANDLER, POMEROY & NOYES.
VAN SCHAACK, STEVENSON & REID.
HIBBARD & SPENCER.
T. M. AVERY.
RICHARDS, CRUMBAUGH & SHAW.
M. D. WELLS & CO.
M. RYERSON & CO.
FRANK STURGES & CO.
C. M. HENDERSON & CO.

Underwriters' Agency,
OF NEW YORK.
Cash Assets, After paying Chicago Losses,
$2,500,000.
We are paying losses in full as fast as adjusted, by Sight Drafts on New York.
ADJUSTING OFFICE,
60 South Canal-st.,
SECOND FLOOR.

FIRE INSURANCE

Risks written on Dwellings and other property, at the Local Offices,
62 *South Canal-st., 2d Floor, and 475 Wabash-av.*

OGDEN, SHELDON & SCUDDER,
AGENTS.

YONKERS & NEW YORK
Insurance Company.

All persons who have not presented their claims and proofs of loss should do so at once, and prevent any further delay in settling. The Company has been obliged to retire from the field, and has gone into the hands of a Receiver. No compromise has been proposed, and all its assets will be faithfully applied to a settlement of the Company's obligations. Claimants can facilitate matters by handing in their claims at once to A. WILLIAMS, Adjuster for the Receiver, 166 Indiana-av.

SECURITY
Insurance Company.
ADJUSTMENT OFFICE,
608 WABASH-AV.

Parties having claims against this Company will please present the same for adjustment to Messrs. FERGUSON & GILBERT, at No. 608 Wabash-av.
T. E. STILLMAN, for Receiver.

Important!

The Policy-holders of the PACIFIC INSURANCE COMPANY of San Francisco, who have not handed in their proofs of loss, will please present them AT ONCE, and thus facilitate the early adjustment of all claims.
HUTCHINS & RALSTOS, General Agents,
472 Wabash-av.

Pacific Insurance Co. of San Francisco.

CASH CAPITAL, $1,250,000 GOLD. Risks taken at fair rates. Losses promptly adjusted and paid.
Western Branch: No. 472 Wabash avenue.
Hutchins & Ralston, General Agents. Miller & Drew, 471 Wabash-av. Local Agents for Chicago.

American Exchange and Commerce Fire Insurance Companies, of New York.

All persons having Policies on which they have claims for loss will present their proofs immediately and all having Policies in the Companies on which claims have been no loss will bring them in for cancellation.
J. K. MURPHY, Adjuster.
Nov. 10, 1871. 77 West Madison-st., Room 6.

Adjusting Office Republic Insurance Company, Chicago, 508 Wabash-av.

All persons having claims against this Company are requested to make regular proof of loss, and file them at once. Arrangements have been made to adjust their claims with all possible dispatch in the order in which they are filed.

SEWING MACHINES.

NOTICE!

All sufferers by the late fire will be
LIBERALLY
Dealt with by the ELLIPTIC SEWING MACHINE CO., 383 West Madison-st.

GROVER & BAKER
SEWING MACHINE COMPANY,
96 WEST RANDOLPH-ST.,
(Corner of Jefferson.)
Better prepared for business than ever before. Suits are for the fire literally dealt with.

MERCHANT TAILOR.

LOUIS WUNDERLE,
Merchant Tailor,
is again in business, and invites his friends and patrons to call and see him at his new quarters,
156 W. Washington-st.
Perfect satisfaction guaranteed.

TO LEASE.

LARGE ROOM
To Let or Lease,

67x90, on second floor, at 61 and 63 South Canal-st., and suitable for almost any wholesale business. Premises are well lighted; have a steam elevator on alley in rear, and are in the present centre of trade. Terms moderate to a responsible party. Possession immediate. Apply to
A. N. KELLOGG, on the premises.

INSURANCE.

STAR
FIRE INSURANCE CO.
OF NEW YORK CITY.
Assets, - $335,000.

WESTCHESTER
FIRE INSURANCE CO.
OF NEW YORK.
ASSETS OVER HALF A MILLION DOLLARS.

The above Companies had no losses in the late fire, and are prepared to write Dwellings and contents, Merchandise, Lumber, Grain, Provisions, and other first-class property, at moderate rates.

TEALL & FISHER,
AGENTS,
No. 70 South Canal-st.

CLAIMS FOR INSURANCE
C. D. PAUL,
Attorney-at-Law.
Special attention given to preparing and collecting claims for Insurance.

DAN. M. BOWMAR,
FIRE INSURANCE.
418 Wabash-av.
(Opposite First Baptist Church.)

Risks placed in reliable companies at short notice. Policies in insolvent companies cancelled, certificates of unearned premiums obtained, and collected as far as possible.
Proofs of Loss prepared for my patrons without charge. All business of any nature entrusted to me will receive prompt and careful attention.

I REPRESENT THE
WILLIAMSBURGH
CITY INSURANCE CO.,
BROOKLYN, N. Y.
Cash Assets - - - $500,000
Losses in Great Fire - - 70,000
$430,000
WILLIAMSBURGH CITY
Are paying Chicago Losses at sight without discounting interest for sixty days.

ASTOR & BEEKMAN
Insurance Companies.

Holders of Policies of these Companies are requested to meet at the office of Bentley, Bennett, Emmons & Ives, No. 276 Wabash-av., on Monday, Nov. 13, at 3 o'clock p. m., when matters of importance to them will be communicated.

FOR SALE.

BUSINESS PROPERTY
For Sale or Exchange.

[illegible] 20 feet on north branch of river, near North-av., by about 600 feet deep, suitable for a brewery or manufacturing business. Will sell on favorable terms, or exchange for property in first class locality. Also, lot on Dearborn-st., near Lake-st., for sale.
WM. HANSBROUGH,
471 Wabash-av.

FOR SALE.

The cheapest marble fronts on the South Side. Three most new houses at $6,500 each, on easy terms, or $5,000 each, half cash; can be completed in two weeks. Apply on the ground, 1,018 Calumet-av., near Thirty-second-st., or at 35 University-place.

Wool Sacks,

For sale by
ENOS BROWN & CO.,
58 South Canal-st.

BRICKS FOR SALE
INQUIRE AT
AMMAN & CO.'S,
117 South Green-st., between Monroe and Adams-sts.

NOTICE.

To be sold cheap for cash, a select stock of dry goods, consisting of Wool of England brocade and berege; French finishe and Paisley shawls, and a few select patterns in poplin dresses. Apply early at 119 South Halsted-st.

Sheet Iron.

We have a large lot of SHEET IRON, a portion of which is slightly damaged, which we offer at low prices.
SEEBERGER & BREAKEY,
10 and 12 West Randolph-st.

OLD IRON.

A large lot of Cast and Wrought Scrap Iron for sale by
SEEBERGER & BREAKEY,
10 and 12 West Randolph-st.

PHILADELPHIA
PRESS BRICK,

For sale in large or small quantities. Inquire of E. E. PAULING, Illinois House, southeast cor. Randolph and Canal-sts.

Sugar-Cured Bacon Hams.

Just received, a small consignment of the celebrated "MARYLAND BRAND" of Canvassed, Sugar-Cured Hams; also, of the "SIMMS BRAND" of Hams, both well known and favorably appreciated in the Eastern and Southern cities. They are tolerably heavy, average 14 to 16 lbs; are in choice order; very juicy, and must establish for the requirements of hotels and restaurants. Will be sold at moderate prices in quantities of 1 barrel upward to close consignment.
HENRY MILWARD & CO.,
Room 1, No. 16 Sixteenth-st.

CANADA MALT.

The undersigned will sell one to five cars, in arrival, of the celebrated Canada Malt, manufactured by J. P. Smith, in Cleveland, Ohio, from Toronto Barley of the very choicest quality. This Malt is widely known throughout the West, and extensively used for the finest ales and lagers. H. C. DEMING, 1074 Wabash-av.

TO PRINTERS.

A job printing office with about 200 fonts of job type, and desirable fonts of book type. Also, four presses, all in good condition, for sale at a bargain. Address JOHN TRIGGE, late T. B. Harrison & Co., 447 Broome-st., New York.

Wagons.

1,000 CELEBRATED JACKSON (Michigan) WAGONS, with patent reach coupling, for sale cheap, at the Indiana-av. depository, C. R. & I. passenger depot. All work fully warranted.
AUSTIN, TOMLINSON & WEBSTER.

BRICK!

100,000 brick for sale. Price, $10. Inquire of
ADAMS & NOONAN, LaSalle, Ill.

BRICKS! BRICKS! BRICKS!

Best Philadelphia Fronts. Apply to J. & T. GILLESPIE, 1328 and 1330 South Broad-st., Philadelphia.

EDUCATIONAL.

PORTER'S
NATIONAL TELEGRAPH COLLEGE

Has arisen from the ashes, and will reopen on Wednesday, the 15th inst., in commodious apartments, No. 207 Wabash-av., second door south of Washington. Union Telegraph Offices, with orders now appended and formed connections, we are fully prepared to give a thorough and complete education in Telegraphing and Rapid Penmanship.
E. PAYSON PORTER, Principal.

MUSICAL INSTRUMENTS.

PIANOS,
Organs, etc.
ATTENTION, BUYERS!

Julius Bauer & Co.,
formerly of Washington-st., are now located at
270 AND 614 MICHIGAN-AV.,
and invite the public to call and examine their new stock of MUSICAL MERCHANDISE, received since the fire from their New York and Baltimore branches, including the celebrated

Knabe Pianos,
J. Bauer & Co.'s Pianos,
Needham's "Silver-Tongue" Organs.

A full assortment of Parsons' Strings, Violin instruments, etc., Music Boxes, Guitars, Brass Instruments, etc., which they are offering for CASH or Pianos and Organs on easy payments. Organs tuned, polished, repaired, and exchanged at short notice.

JULIUS BAUER & CO.,
270 and 614 Michigan-av., Office 614 Michigan-av.

W. W. KIMBALL,
610 Michigan-av.,
Invoices Received Daily of
Pianos,
Organs,
Melodeons.
All orders to dealers filled with dispatch.
N. B.—You on hand a fine assortment of new Pianos to rent, or for sale on the most favorable terms to suit the city trade.

JEWELRY.

A Poor Store
BUT
THE BEST STOCK
OF
Watches, Jewelry,
PLATED-WARE,
CUTLERY, &C.,
IN CHICAGO,
AT AUCTION, every evening, and at WHOLESALE PRICES during the day.
J. B. CHAMBERS & CO.,
Auctioneers.

B. F. NORRIS & CO.,
Wholesale Jewellers,
468 WABASH-AV.

A full line of Rodgers & Bros.' Spoons, Forks, Ivory-handled and other Table Cutlery.

MACHINERY.

C. L. RICE & CO.,
Cor. of Canal and Harrison-sts.

IRON-WORKING MACHINERY.
WOOD-WORKING MACHINERY,
KNOWLES' STEAM PUMPS,
RUBBER AND LEATHER BELTING,
RUBBER HOSE AND PACKING,
BIGELOW'S & BUSHNELL'S BLOWERS.
Full stock of Machinery and Supplies on hand.

RAILWAY SUPPLIES.

VOSE, HINSMORE & CO.,
Railway Car Springs
AND
RAILWAY SUPPLIES,
Removed to 238 Michigan-av., foot of Harrison-st.

PROPOSALS.

Convict Labor to Let.

The undersigned, Commissioners of the Illinois Penitentiary, hereby offer the labor of from 400 to 500 one hundred convicts, and solicit bids for the same. These men have been variously employed—wagonmaking, sawmilling, machine, and foundry work.

Contracts are to commence after the bids are accepted, and to continue for a term of years, or some span, not to exceed eight years; each bid to be accompanied by a good and sufficient bond in the penal sum of five thousand dollars, with sureties, to be approved by one of the Commissioners or the Warden.

The Commissioners reserve the right to reject any or which in the judgment is not in the interest of the State.

For particulars we refer to our circulars, which can be had on application to Elmer Washburn, Warden of the Penitentiary, to whom all bids are to be sent, and who will answer any inquiries addressed to him.

The bids will be opened at 1 o'clock p. m. on the 2d day of November, 1871, in the presence of such bidders as may choose to attend.

JOHN REID,
CASPAR BUTZ,
RICHARD BOWETT,
Commissioners.
Joliet, Ill., Oct. 26, 1871.

HORSES WANTED.

OFFICE OF CHIEF QUARTERMASTER,
FORT LEAVENWORTH, KAS., Nov. 4, 1871.

Sealed proposals, in triplicate, will be received at this office until 12 o'clock m., December 4, 1871, for the delivery of
623 CAVALRY HORSES
to the Depot Quartermaster at Fort Leavenworth, Kansas.

The horses must be sound in all particulars, well broken, in full flesh and good condition, from fifteen (15) to sixteen (16) hands high, five (5) to nine (9) years old, and well adapted in every way to cavalry purposes.

The horses to be delivered within fifty (50) days from date of award of contract.

Proposals will be received for any portion of the number of horses required—from one upward.

No proposals will be entertained unless the party making the same is present at the opening of the bids, or represented by an agent or attorney, or is known at this office to be responsible.

The usual conditions, which can be ascertained at this office, will be imposed upon bidders and contractors, and blank forms of proposals will be furnished upon application.

By authority of the Quartermaster General.
I. C. EASTON,
Brig. & Q. M. Gen'l U. S. A., C. Q. M. Dept. Mo.

WINES AND LIQUORS.

WM. H. SCHIMPFERMAN,
IMPORTER,
Offers now a Large Stock of
French & German Wines,
LIQUORS, CIGARS,
Fancy Groceries,
All of RECENT importation, Wholesale and Retail.
5 & 7 W. Madison-st., near the bridge.

CUTLERY.

C. D. AUSTIN & CO.,
NO. 256 MICHIGAN-AV.,
WHOLESALE DEALERS IN
Table & Pocket Cutlery,
GUNPOWDER, GUN CAPS, &c.

We now have on hand our usual complete stock of the celebrated Union Pocket Cutlery, and can now fill all orders to our line, at the lowest possible prices.

FIRE ENGINE

FIRE! FIRE!! FIRE!!

SILSBY MANUFACTURING CO.,
SENECA FALLS, N. Y.,
BUILDERS OF
STEAM FIRE ENGINES
FOR CITIES AND VILLAGES.

Our smallest size steam Fire Engines can be easily drawn by twenty men, and will discharge 60 gallons of water per minute. Also, builders of
STATIONARY STEAM FIRE ENGINES and HOLLY'S PATENT ROTARY POWER, and
FIRE PUMPS,
Complete protection against fire for mills, manufactories, &c., &c.
Size No. 4 will discharge 600 gallons of water per minute, and No. 5 will discharge 750 gallons of water per minute.
Hose Carts,
Reels, Rubber,
Leather, and
Linen Hose,
Feyh's Patent
and Screw
Couplings, Discharge Pipes,
And Fire Department Supplies Generally.

Over 200 of our Steam Fire Engines, and upward of 2,000 of our Fire Pumps are in use all over the country. Send for Circular. Address
Silsby Manufacturing Co.,
SENECA FALLS, N. Y.,
or 2252 East Randolph-st.,
(Established in 1865.) CHICAGO, ILL.

BANKING.

THE REAL ESTATE LOAN & TRUST CO.,
BANKERS,
AND
Dealers in Foreign and Domestic Exchange,
HAVE RESUMED BUSINESS
At 685 WABASH-AV.,
(Near Fourteenth-st.)

And are prepared to pay all demands in full. Deposits received, and our regular banking business transacted as heretofore.
For the accommodation of our West Side friends and customers, we shall open an office in a few days in that part of the city.
BENJ. LOMBARD, President.
S. A. BRIGGS, Vice President.

THE
Fifth National Bank
Will build immediately on the northwest corner of Madison-st. and Fifth-av., and expect to occupy their new building by December 1, 1871.
C. B. SAWYER, Pres.
N. LUDINGTON, Vice Pres.
ISAAC G. LOMBARD, Cash.
Chicago, Oct. 28, 1871.

THE STATE SAVINGS INSTITUTION
Has a Temporary Office
No. 589 WABASH-AV.,
And will remove last of November to new block being built on Madison-st., between Market and the river, where they will be located until they can erect a FIRE-PROOF BANK BUILDING on the old site, 80 and 82 LaSalle-st.

BANK
OF
MONTREAL.

The BANK OF MONTREAL will open a branch office for the transaction of a regular banking business on Randolph-st., opposite the Court House, and adjoining Bryan's Fidelity Safe Deposit Co., on Monday, the 20th inst.
The permanent office, located in the Union National Bank Building, Madison-st., will be ready for occupation in December.
Sterling Exchange bought and sold, and Letters of Credit issued on Montreal, China, &c.
Drafts issued on New York, Boston, San Francisco, and all points in Canada.
WM. RICHARDSON, Manager.

THE
Merchants' National
Bank of Chicago,
No. 225 Michigan-av.
BRANCH OFFICE,
30 & 32 S. Canal-st.

LAZARUS SILVERMAN & CO.,
BANKERS,
562 Wabash-av.,
Continue their business as usual. All deposits payable on demand.
LAZ. SILVERMAN & CO.

EDWARD HAIGHT & CO.
BANKERS,
No. 9 Wall Street, New York.
FIVE PER CENT. Interest Allowed on Deposits.
The business of our firm is the same as any State or National Bank.
Individuals or firms banking with us may deposit and draw as they please, the same as with any Bank, except that we allow interest on all balances (of five per cent.)
We buy and sell Bonds, Stocks, Gold, Business papers, and collect business notes and drafts throughout the United States, giving prompt returns.

Cushman & Hardin,
BANKERS,
223 Michigan-av., and 10 North Canal-st.
A regular banking business transacted. Accounts of Merchants, Banks, and Bankers solicited. Governments, Gold, etc., bought and sold.

THE STATE SAVINGS INSTITUTION,
Formerly at 30 and 32 LaSalle-st., opposite the Court House, is now located at
589 WABASH-AV.,
Five doors south of Twelfth-st., and will open its Principal Office on Madison-st., third door west of Market.
DECEMBER 1st,
And will have their new fire-proof Bank Building erected on the old site by July, 1872.

THE
Second National Bank
Is transacting its usual business at its new office, No. 48 West Washington-st. About the 1st of January will remove to the elegant fire-proof building, No. 68 West Washington.

FURNITURE.

THAYER & TOBEY
FURNITURE CO.
Have opened new Warerooms in their factory building, 86, 88, 90, and 92 West Randolph-st., with a good assortment of FURNITURE, BEDDING, &c.

SALT AND CEMENT.

REMOVAL.
HASKIN, MARTIN & WHEELER,
Manufacturers and Dealers in
Salt and Cement,
OFFICE REMOVED TO
105 Monroe-st., opposite old Post Office.

BUSINESS CARDS.

Powell, Getchell & Co.,
(Successors to Barrett, Arnold & Powell),
FELT AND COMPOSITION ROOFERS.
S. W. Cor. Monroe & LaSalle-sts.,
CHICAGO.
M. W. POWELL. O. W. GETCHELL.

LEMMON & CORNISH,
DEALERS IN
Coal and Wood,
have rebuilt on old site, 186 SOUTH CANAL-ST., and will be glad to see all their old friends and patrons.

CORNS!
CORNS.

Dr. STEPHENS, 121 West Washington-st., 8 to 4, 624 West Lake-st. 5 to 8. Saturdays 2 to 6 P. M. All Right Salve for corns. Druggists have it.

WEATHER STRIPS.
J. W. D. KELLEY & BRO.,
(FORMERLY 168 LAKE-ST.)
Are now located opposite No. 208 MICHIGAN-AV., on the lake front, and have on hand every description of Weather Strips, and are prepared to apply them to houses in any part of the city at short notice, and at very lowest possible prices.
Liberal terms to agents and the trade.

CHARLES HECK,
formerly of 67 East Randolph-st., will be ready to fill all orders on Monday, November 13, at 74 West Adams-st. Wanted—20 girls to seal candy and stationary packages.

DR. SAMUEL B. NOBLE,
DENTIST.
963 Wabash av., and corner of Eighteenth-st. on Monday, Wednesday, and Friday. 140 Halsted-st. on Tuesday, Thursday, and Saturday.

Dr. John E. Owens,
Office 696 Wabash-av.,
South of Fourteenth-st.
Office hours 10 to 11½ a. m., and 4 to 5 p. m.

DR. FORMAN,
OFFICE,
114 West Madison-st., corner Desplaines.
RESIDENCE,
362 West Monroe-st.

JEVNE & ALMINI,
IMPORTERS AND DEALERS IN
Artists and Painters' Materials, on State-st.

DR. J. F. COOK,
196 West Madison-st. Former Office Room 7 Major Block.

P. REITMAN,
CARPENTER AND BUILDER.
Offices and stores fitted up to order. 249 State-st. Residence on Victoria-av.

W. J. BARNEY,
REAL ESTATE OFFICE,
Michigan-av., between Congress and VanBuren-sts. Buys and sells city property; rents offices, dwellings, &c.; sells lands, and pays taxes in all the Western States.

Dr. H. B. Fellows,
Who was burned out on the North Side, can now be found at 1242 Prairie-av.

WM. R. PROSSER,
Formerly at 165 Clark-st.,
has removed to 98 Sixteenth-st. Pianos to rent. Established, 1856.

BISHOP, HUBBARD & CO.,
Commission Merchants,
92 North Canal-st.,
have unsurpassed facilities for handling Produce, and give special attention to the sale of Green and Dried Fruits, Seeds, Beans, Butter, Cheese, Eggs, Tallow, [illegible] Liberal drafts allowed on consignments.

SHUFELDT & BALL,
LAWYERS, 219 WEST MADISON-ST.
Collect Insurance losses, and pay cash for claims against some of the Chicago companies.

Boots and Shoes.
J. T. JEWETT,
201 State-st.
I have opened my business at the above number, where I have the facilities to meet the wants of my former patrons, as well as those who may favor me with a call.

FULLER, WARREN & CO.,
Office: North Pier, near Light House.
Full assortment Stewart's Stoves, Lawson Furnaces, Warren Ranges. The only wholesale stove warehouse left by the great fire, with the largest and most complete stock in the West.

Shoenfeld Bros. & Co
COMMISSION MERCHANTS
In Woollens, &c. &c.
376 State-st.
We are receiving goods from our consignees daily, which we offer to the trade.

HINRICHS & SONTAG,
IMPORTERS OF
China and Glassware, German China Toys, Lava, and Parian Marble,
(recently at Lake-st.)
656 STATE-ST.,
are selling at New York prices as before the fire.

DR. KENNICOTT,
Dental Surgeon.
May be found, temporarily, at 66 Wabash-av., over Manufacturers, National Bank, until his rooms in Crosby's Opera House can be repaired.

DR. MARGUERAT,
100 Third-av., cor. Harrison-st

Eagle Iron Foundry,
(Established in 1846.)
Samuel J. Cresswell, Jr.,
212, 214, 216 and 218 East-st.,
PHILADELPHIA.
Iron Fronts, Stairs, Girders, Lintels, Columns, etc. Light and heavy Water Tanks, Cranes, etc. Fire Doors, Bars, and Railings. Iron Castings, etc. Odd castings of all descriptions.

GEO. H. FROST,
City Surveyer and Draughtsman,
500 Wabash-av., Basement.

Parker, Letz & Co.,
Corner Desplaines and Carroll-sts.
Processors to S. Parker, 166 Washington-st., Contractors and Dealers in Railroad supplies.

CORNS. DR. KENISON,
CHIROPODIST.
CORNS. 853 Wabash-av
OFFICE HOURS: 8 a. m. to 6 p. m. Cor. 14th street

COPELAND & WEARY,
ARCHITECTS,
639 STATE-ST., near Thirteenth.
F. W. COPELAND. F. O. WEARY.

Yale Locks.
Manufacturers' Agency.
D. S. COVERT, 466 State-st.

HARDWARE.

WILLIAM BLAIR & CO.,
WHOLESALE HARDWARE,
30 & 32 South Canal-st.
3,000 Boxes Tin Plate,
17,500 Pounds Copper Bottoms,
25 Cases Sheathing Copper,
5,000 Kegs Wrought Nails,
And a large stock, comprising
HOUSE TRIMMINGS, CARPENTERS' TOOLS, STAMPED AND JAPANNED WARE,
Also a full line of
GENERAL HARDWARE,
Carefully selected and bought for cash since the great fire.

SCALES.

FAIRBANKS' STANDARD
SCALES,
Of All Sizes.
Fairbanks, Greenleaf & Co.,
11 SOUTH CANAL-ST.

MISCELLANEOUS.

RELIEF AND AID DIRECTORY.

SPECIAL NOTICE.

The work of the Relief Society is enormous, extending over many miles of territory, and, in all its departments, embracing from 50,000 to 75,000 people, more or less dependent upon it. In the people's work we are trying to do, and we ask all persons to give us information in writing of any abuse, either in distribution or deposit, committed by any officer or person connected with this Society. We particularly invite information as to cases where people receive aid who ought not to have it, as well as all cases where needy and worthy persons are overlooked.

Such communications should be precise, giving names, places, and definite particulars, and be address to WIRT DEXTER, Chairman.

Information for Applicants for Relief.

The city is divided into five districts, and each district is subdivided into sub-districts, as follows:
DISTRICT NO. 1.—To include the whole of the North Division. The district relief office are at [illegible] section of North Wells and Clark-sts., and at the corner of Sedgwick and Division-sts. Sub-District No. 1 includes all north of North-av. Sub-District No. 2 includes all south of North-av.
DISTRICT NO. 2.—This includes that portion of the West Division lying north of Kinzie-st. Sub-District No. 1 includes that portion lying north of [illegible] av. Sub-District No. 2 that lying between [illegible] av. and the Chicago river. The distributing office is at the Tabernacle Church, corner of West Indiana and Morgan-sts.
DISTRICT NO. 3.—This includes that portion of the West Division bounded north by Kinzie-st., east by the Chicago river, south by Twelfth-st., and west by the city limits. Sub-District No. 1 includes the territory east of Reuben-st. office on Reuben-st. opposite Parmelee. Sub-District No. 2 is west of Reuben-st. The office is at the (Baptist) corner of Peoria-st. and Roberts-av. Sub-District No. 3 is [illegible] Division. Sub-District No. 1 is the territory north of Twenty-second-st., and the office is at Plymouth Church, corner Wabash-av. and Eldridge-court. Sub-District No. 2 is south of Twenty-second-st., and east of the Pittsburgh, Fort Wayne & Chicago Railroad, with office corner of Twenty-fifth-st. and Indiana-av. Sub-district No. 3 has an office at the corner of Archer-av. and McGregor-st., and its territory is that part of the South Division lying west of the Pittsburgh, Fort Wayne & Chicago Railroad, and south of the river.
DISTRICT NO. 4.—This includes all of the South Division lying north of the Cook County outside of the city of Chicago. Superintendent of Outdoor Relief, corner Halsted and Randolph-sts. The persons to be aided by the agency of such as have, in consequence of the fire, left the city, and not those residents in the country towns at the time of the fire. An agent is appointed in each town where such persons are now living, to receive applications and distribute relief.

Committee on Charitable Institutions.

The Committee on Aid to be extended to existing charitable institutions is as follows: Hon. R. K. Mason, Henry W. Kuhn, Marshall Field, John V. Farwell, and N. S. Bouton. Applications in this behalf may be presented to either of the above named gentlemen, who will bring the same before the committee at their regular meetings.

Shelter Committee.

T. M. Avery and T. W. Harvey, Headquarters 40 West Washington-st.

Committee on Sick, Sanitary, and Hospital Measures.

Dr. H. A. Johnson, Chairman. Headquarters, after Monday, November 6, at Standard Hall.

SPECIAL RELIEF.

The distribution office for special relief is at the Church of the Messiah, Wabash-av., near Harrison-st. Applicants must come with applications stating the facts entitling them to relief, and recommendations from the pastor of the church to which they belong, or the property authorized officer of any benevolent society of which they may be members, who shall have examined into the merits of the case.

STANDARD HALL.

The Executive Committee of the Relief and Aid Society will be daily and all day, at Standard Hall, to supervise and direct the business of the various sub-committees who report every evening, in public executive session. Bills against the society should be presented at this office for payment, between the hours of 1 and 2 P. M.

All goods that may have reached the Relief Society, consigned to individuals or to other societies, will be delivered to the consignee upon application.

NOTICE.

Committee for Special Relief,
Church of the Messiah, corner Wabash-av. and Hubbard-court.

This Committee will be in session to receive applications for relief from 9 a. m. to 1 p. m. each day. The work of this Committee is limited to cases where, for satisfactory reasons, the applicant cannot obtain relief by application to the General Relief Depots. Persons who have been furnished from the District Depots, or can conveniently do so, should make their applications there, and not to this Committee. Every applicant for relief to this committee should present an application in writing, stating name, present residence and residence before the fire, the number of persons constituting the family, and their ages and sex, whether such applicant was burned out, and the extent of the losses sustained, and what, if any, means of support are open to such applicants, and whether applicant has received, or expects to receive, aid from other sources. Such applicant should also set forth in detail all the circumstances the relief which is asked for, stating kind, quantity, and quality, with sufficient distinctness to enable the Distributing Agent to select the articles named. Care is needed in this respect, as mistakes are constantly being made as to clothing, especially for the want of the proper statement as to sizes and dimensions and as to the special kind of garments desired. Every such application should be certified to by the pastor of a church or some member of some organized benevolent society, or a member of the Relief Society or of this Committee, or by some visitor appointed by this Committee, who shall state in such certificate that they have investigated the circumstances of the person applying. Blank forms of Certificates can be obtained of the Committee. Careful attention to the requirements herein set forth will save much delay and cost and the Committee much trouble and delay.
M. O. LAMMON,
Chairman.
ROBT LAIRD COLLIER,
Secretary.

PITTSBURGH AND WHEELING

STOCK ALES.

Michael Kinley, having begun to rebuild immediately after the fire, on the site of his late building, northwest corner of Canal and Harrison-sts., expects to have his establishment completed during the coming week.
He will thereafter devote his attention to the WHOLESALE LIQUOR business, and will occupy his building for that purpose.
Has in daily receipt of ONE HUNDRED BARRELS of the celebrated Pittsburgh and Wheeling STOCK ALES, and is prepared to supply his friends, former customers, and the trade generally, in such quantities as needed.
Orders sent to his address as above will receive prompt attention.

NOTICE.

For Kerosene Lamps,
For Railroad Lanterns,
For large square Barn or Warehouse Lamps,
For Saloon Lamps,
In fact, for lamps of every description, go to
R. CHESTER, Lamp Manufactory,
No. 2 and 4 West Lake-st.

CORN HUSKS
AND
Bedding Warehouse,
G. B. STACY & SON,
843 and 845 State-st.

MUSIC TEACHING.

Prices to Suit the Times.

By a Teacher of Twenty Years' Experience.
Apply to W. S. B. MATHEWS,
162 South Morgan-st.

DANGEROUS WALLS
THROWN DOWN!

Safes got out, &c. Send descriptive orders to E. P. BOSLEY, House-Mover, 117 West Washington-st.

To Persons Proposing to Rebuild.

The undersigned is prepared to contract at reasonable rates for the erection of first-class buildings, either stores or dwellings, carpentering, masonry, &c.
ORD. GOLTHWAIT,
Room 28, No. 181 West Madison-st.

The Paper Box Factory
OF H. A. SCNELL,
late 77 Lake-st.,
Has removed to No. 81 West Lake-st., and is prepared to receive and fill orders.

IRON FIRE-PROOF
ROOFING,
With our Patent Joint for Buildings and Railway Cars
S. B. BROWN & CO.,
Corner of Twenty-second-st. and Archer-av. Office, 9 Hubbard-court.

BURNT PAPER,
Writing Perfectly Restored.

The writing on papers, badly charred, in fact so much so that great care had to be taken to prevent them from falling to pieces, has been perfectly restored by using our Ink Preserver. More than fifty different times have already used it with perfect success in copying their books and papers. Call at our office, 3 Range Park, cor. Monroe-st.
N. J. MORRIS & CO.

LEGAL NOTICES.

CIRCUIT COURT OF COOK COUNTY.

IN CHANCERY.—The People of the State of Illinois vs. The Chicago Firemen's Insurance Company, of Chicago, Illinois.

Notice is hereby given that, by an interlocutory decree entered in the above cause, the undersigned was appointed Receiver of all and singular the property and assets of the Chicago Firemen's Insurance Company, of Chicago.

All persons indebted to said Insurance Company are required to render an account of all debts and sums of money owing by them to said Company, and to pay the same on or before the 15th day of December, A. D. 1871, at 10 o'clock a. m., at the office of said Receiver, Room 2, No. 181 West Madison-st., cor. Halsted.

All persons having in their possession or under their control any property or effects belonging to said Company are required to deliver the same to said Receiver at his said office, as or before the day above named.

All creditors of said Company, including policy-holders who have sustained loss, who have not heretofore furnished the necessary preliminary proofs thereof to said Company, are required to present their demands at his said office on or before the day above named.

Dated Chicago, Nov. 10, 1871.
O. H. HORTON

ARCTIC DISASTER.

Thirty-three Whalers Jammed and Crushed by Icebergs,

Twelve Hundred Seamen Ship-wrecked.

They Succeed in Reaching the Open Sea.

Twenty-seven Thousand Barrels of Oil Lost.

A Party of the Unfortunate Mariners Pass Through Chicago.

A portion of the officers and crews of the thirty-three whaling vessels lost among the icebergs of the Northern Pacific Ocean arrived in Chicago on yesterday, en route to their homes on the New England seaboard. The party numbers fifty-one persons, including a lady, and a boy about 12 years old, the wife and son of one of the Captains. They left San Francisco one week ago this morning, coming over the Central and Union Pacific Railroads, the officers of which showed them every courtesy, including kindness and attention, transporting them at half rates, and, at the same time, supplying them with the best accommodations the road afforded. At Omaha they took the Burlington & Missouri River Railroad, and then the Chicago, Burlington & Quincy, receiving the same degree of generous favor and attention from the officers of those roads. The crews represent nearly every nationality on earth, including German, Irish, Portuguese, Spanish, French, English, American, etc.; and they are certainly a splendid-looking body of men—stout, hardy, weather-beaten, manly, intelligent men are these. They all seem to consider themselves extremely fortunate in having escaped the "Arctic Flood" without the loss of a single life; distant relatives, including children, and friends, in New England, from whom they have been separated from one to four years, they will see right soon, and in the Pittsburg, Fort Wayne & Chicago Railroad, in a splendid palace car, they are now speeding on their way in comfort by the side of the Lakes. Illinois, and all the others through which they have passed, have certainly treated them with the most courteous treatment, as might be said of the people, proverbially distrustful of railroads, have been most happily disappointed in the express their gratitude and appreciation to the Railroad companies. On the strength of the position which they should be now, and many of them regretted that copies of this morning's TRIBUNE be "shipped" to their respective addresses in New England, to Boston, New York, Haven, etc. They expect to arrive at home by Thursday night.

From one of the party our reporter obtained a copy of the following statement, which, upon taining a full account of the disaster in which they were the sufferers. From this report we make the following extracts:

From the San Francisco Alta, Nov. 8.

The steamship Yosemite, which arrived here via Victoria, brings the news of the total loss of the whaling vessels now wrecked in the Polar Sea and abandoned by the hapless officers and crews. Some sixty brave, manly masters of the lost vessels, the officers having charge of them, and the whole ship's company, pictures of the disaster, taken from the Hawaiian coasts of the 30th ult., given to that paper by some of the members of the crew. The full list of vessels and their names published from Captains Kelly and Owen.

SCENE ON THE ICE.

The scene of the wreck, as taken from the chart most by the Captain of the Yosemite, is as follows: The ships were in the Arctic Ocean, about 70 deg. 30 min. north, and 160 deg. 30 min. west; the most southerly about 70 deg. 40 min. north, and 160 deg. west; the most northerly, about 71 deg. 30 min. north, and 161 deg. west; lying in a northeasterly line, slightly curved, and was anchored between Point Belcher and Icy Cape, Alaska coast. They were in some cases five abreast, but usually two abreast. The ice had been closing in on them for some time, and on the 2d inst. it began to set in with great force against the ships. So sad den was the rush of ice, it caught one vessel, the ship, compelling them to slip their cables and to push for shore. The incidents of note from this date to the list of the 5th inst., when the Nimrod was crushed, are given in the report from the Hawaiian Gazette, but could they have been witnessed by those on the iceberg by which the fleet was surrounded on every side, and the ships in the midst of which were pressed to shore on the other, is given so ranging from thirty feet to four fathoms of water, grinding, crushing, making it impossible for the vessels to ride with security for them, and threatened every moment to engulf them in mountains of ice 200 yards from the beach. The wooden ships had to board sheets of ice, and thereby get into the water, were transferred to the balance of the fleet, which stood between Icy Bay and Blossom shoal, about one mile and a half from the shore. Here they were very great, but they were borne with all the endurance and per severance for which our whalemen are famous. On those ships were reached a strong northwest gale opened up, which, with the ice on shore, drove the fleet which left for Honolulu, the back Chancey of safety, had not arrived when the